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* denotes when site was updated.

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0 pages	1 pages	6 pages	8 pages	29 pages	124 pages	46 pages	25 pages	179 pages
Dec 10, 1997 *	Jan 09, 1998 * Jan 11, 1998 Feb 01, 1998 Dec 02, 1998 * Dec 03, 1998 Dec 12, 1998 *	Jan 25, 1999 * Jan 29, 1999 Mar 02, 1999 * Apr 22, 1999 * Apr 23, 1999 Apr 27, 1999 Apr 29, 1999 Oct 12, 1999 *	Feb 29, 2000 * Mar 01, 2000 Mar 02, 2000 Mar 03, 2000 Apr 07, 2000 * Apr 08, 2000 Apr 09, 2000 Apr 23, 2000 * May 10, 2000 * May 11, 2000 May 12, 2000 May 19, 2000 May 20, 2000 * May 20, 2000 * Jun 19, 2000 Jun 20, 2000 Jul 06, 2000 Aug 15, 2000 * Aug 24, 2000 * Oct 17, 2000 * Oct 18, 2000 Oct 19, 2000 Oct 19, 2000 * Oct 19, 2000 * Oct 27, 2000 * Nov 09, 2000 * Nov 10, 2000 * Nov 18, 2000 * Dec 02, 2000 *	Feb 29, 2000 * Mar 01, 2000 Mar 02, 2000 Mar 03, 2000 Apr 07, 2000 * Apr 08, 2000 Apr 09, 2000 Apr 23, 2000 * May 10, 2000 * May 11, 2000 May 12, 2000 May 19, 2000 May 20, 2000 * May 20, 2000 * Jun 19, 2000 Jun 20, 2000 Jul 06, 2000 Aug 15, 2000 * Aug 24, 2000 * Oct 17, 2000 * Oct 18, 2000 Oct 19, 2000 Oct 19, 2000 * Oct 19, 2000 * Oct 27, 2000 * Nov 09, 2000 * Nov 10, 2000 * Nov 18, 2000 * Dec 02, 2000 *	Jan 18, 2001 * Jan 19, 2001 Feb 01, 2001 Feb 03, 2001 Feb 24, 2001 Mar 01, 2001 Mar 01, 2001 * Mar 01, 2001 * Mar 02, 2001 Mar 31, 2001 * Apr 01, 2001 * Apr 18, 2001 * May 06, 2001 May 09, 2001 May 22, 2001 Jun 15, 2001 Jun 17, 2001 Jun 25, 2001 Jun 29, 2001 Jul 09, 2001 * Jul 10, 2001 Jul 12, 2001 Sep 20, 2001 * Sep 21, 2001 Sep 22, 2001 Sep 23, 2001 Sep 24, 2001 Sep 25, 2001 Sep 26, 2001 Sep 26, 2001 * Sep 26, 2001 * Sep 26, 2001 * Sep 26, 2001 * Sep 27, 2001 Sep 27, 2001 * Sep 27, 2001 * Sep 28, 2001 Sep 29, 2001 Sep 29, 2001 * Sep 29, 2001 * Sep 30, 2001 Oct 01, 2001 Oct 02, 2001 Oct 03, 2001 Oct 04, 2001 Oct 04, 2001 *	Jan 24, 2002 * May 23, 2002 * May 25, 2002 May 30, 2002 Jun 03, 2002 Jul 25, 2002 * Aug 02, 2002 Aug 03, 2002 Aug 04, 2002 Aug 05, 2002 Aug 07, 2002 Aug 08, 2002 Aug 12, 2002 Aug 19, 2002 * Aug 26, 2002 Sep 02, 2002 Sep 09, 2002 * Sep 19, 2002 Sep 22, 2002 Sep 27, 2002 Sep 28, 2002 Sep 29, 2002 Oct 02, 2002 Oct 03, 2002 Oct 04, 2002 Oct 12, 2002 * Oct 14, 2002 Oct 18, 2002 Oct 21, 2002 Oct 22, 2002 Oct 23, 2002 Oct 24, 2002 Oct 25, 2002 Oct 26, 2002 Oct 27, 2002 Oct 28, 2002 Oct 29, 2002 Oct 30, 2002 Nov 04, 2002 Nov 13, 2002 * Nov 20, 2002 * Nov 21, 2002 * Nov 24, 2002 Nov 25, 2002 * Nov 29, 2002 * Dec 02, 2002 *	Jan 29, 2003 * Feb 10, 2003 * Feb 19, 2003 * Mar 24, 2003 Mar 25, 2003 * Mar 27, 2003 * Apr 05, 2003 * Apr 19, 2003 * Apr 20, 2003 * Apr 21, 2003 * Jun 03, 2003 Jun 09, 2003 * Jun 11, 2003 * Jun 19, 2003 * Jun 22, 2003 * Jul 18, 2003 Jul 27, 2003 * Aug 02, 2003 Sep 21, 2003 * Sep 21, 2003 * Oct 07, 2003 Oct 08, 2003 * Nov 30, 2003 Dec 18, 2003 Dec 29, 2003 * Jan 21, 2004 Jan 22, 2004 Jan 23, 2004 Jan 24, 2004 Jan 25, 2004 Jan 26, 2004 Jan 27, 2004 Jan 28, 2004 Jan 29, 2004 Jan 30, 2004 Jul 01, 2004 Jul 03, 2004 Jul 04, 2004 Jul 05, 2004 Jul 06, 2004 Jul 07, 2004 Jul 10, 2004 Jul 11, 2004	Jan 02, 2004 Feb 26, 2004 Mar 25, 2004 Mar 29, 2004 Apr 06, 2004 May 11, 2004 May 19, 2004 Jun 05, 2004 Jun 10, 2004 Jun 11, 2004 Jun 11, 2004 Jun 11, 2004 Jun 12, 2004 Jun 14, 2004 Jun 14, 2004 Jun 15, 2004 Jun 16, 2004 Jun 16, 2004 Jun 18, 2004 Jun 18, 2004 Jun 18, 2004 Jun 18, 2004 Jun 19, 2004 Jun 19, 2004 Jun 21, 2004 Jun 22, 2004 Jun 22, 2004 Jun 23, 2004 Jun 24, 2004 Jun 24, 2004 Jun 25, 2004 Jun 26, 2004 Jun 26, 2004 Jun 27, 2004 Jun 28, 2004 Jun 29, 2004 Jun 30, 2004 Jul 01, 2004 Jul 03, 2004 Jul 04, 2004 Jul 05, 2004 Jul 06, 2004 Jul 07, 2004 Jul 10, 2004 Jul 11, 2004

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Prior Art

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Welcome to the U.S. Department of Education

Complete your Free Application for Federal Student Aid (FAFSA®) online

[WELCOME](#)[GETTING STARTED](#)[ENTERING A FAFSA](#)[CHECK MY SUBMITTED FAFSA](#)[FEDERAL SCHOOL CODE SEARCH](#)[PRIVACY ACT & SECURITY INFO](#)[FREQUENTLY ASKED QUESTIONS](#)[HELP](#)

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①

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Enter a
FAFSA on the Web


[Security](#)


[IRS Home Page](#)

[Register with Selective Service](#)












②

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archived Date
09/22/2001



Getting Started

- 1  **Process Overview**
Helps you keep track of where you are and what you need to do in the online application process.
-  **Quick Help**
Get quick answers to basic questions.
-  **Deadlines**
View federal deadline information for the current applications.
-  **Navigating This Site**
Learn the page layout and navigation.
- 3  **Signature Requirements**
See who needs to sign, as well as what and how to sign.
-  **Records Needed** 2
Find out what information and records you should have before starting.
- 4  **PIN Request**
Find out what the PIN is and where it can be used.
-  **Supported Browsers**
Provides a list of tested and accepted browsers.
-  **Set Up Your Browser**
Make sure that your browser is set up to handle our security requirements.
-  **Requirements for Browsers**
If you're not sure what the system requirements for a particular browser are, we provide links to the manufacturer's system requirements.
-  **General Student Aid Information**

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[Customer Service](#) | [Frequently Asked Questions](#)

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FAFSA on the Web Process Overview

To print this page, select PRINT.

①

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Records needed to complete my FAFSA

NOTE: If you plan on filing a Renewal FAFSA on the Web form or making corrections to your FAFSA, you will need a PIN. Select this link for more information on the PIN.

Print

- ☐ Select the Entering a FAFSA Online hypertext link.
- ☐ Select the Fill Out a FAFSA or Make Corrections hypertext link.
- ☐ Select the school year and form that you would like to fill out or follow the steps for selecting a form.
- ☐ You will need to enter your *Social Security Number*, First Two Letters of Your *Last Name*, *Date of Birth*, and *PIN* to use the Renewal FAFSA on the Web or FAFSA Corrections on the Web.
- ☐ If you choose to fill out a regular FAFSA on the Web application, select whether you want to sign using a PIN or not. If you do not have a PIN, select 'No'. You'll have the option to print a signature page later in the application. (This applies to the 2001-2002 school year only.)
- ☐ Fill out or make corrections to your chosen form. (After you finish, we will check your form for missing information and inconsistent answers.)
- ☐ Select your preferred method of signing your form.

NOTE: If you choose to use a printed signature page, print and sign your signature page. If you provided information about your parents, one parent whose information is provided should sign as well.

- Print and mail the Signature Page.
- Electronically sign using your PIN.

For Renewals and Corrections on the Web a PIN is needed to access the forms and serves as the student signature.

- Neither option. You will need to sign the SAR when it is mailed to you. (This option is discouraged, as it will take longer to process your complete FAFSA application.)

- ☐ Submit your FAFSA to the Department of Education through the Internet.

☐ Receive and print your confirmation.

☐ Depending on your chosen method of signing your form, you need to do one of the following:

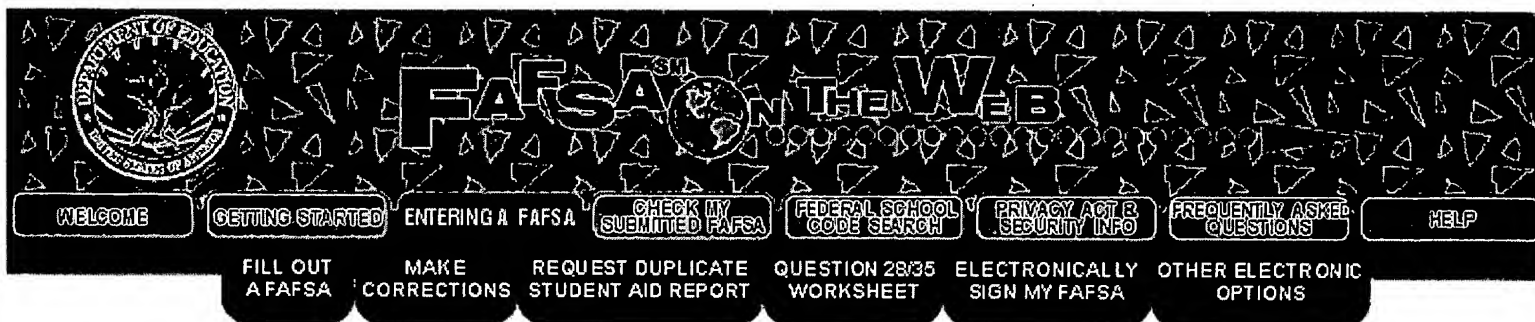
- If you printed a signature page mail the signature page to the Department of Education.
- If you have a PIN and want to use it to electronically sign your form, choose the Electronically Sign my FAFSA link on the Confirmation page or, on the FAFSA on the Web home page, select Entering A FAFSA.
- If you are not using either of the above signature options, we will mail you a Student Aid Report (SAR) which you must sign and return to us to complete the application process.

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Entering a FAFSA

A



Fill Out a FAFSA

To start your FAFSA on the Web application, including Renewals.

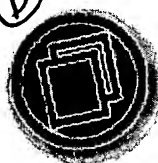


Make Corrections

If you want to make Corrections to your FAFSA.

D

B



Request a Duplicate Student Aid Report

If you've lost your Student Aid Report (SAR) or just need another copy sent to you, request a duplicate here.



Question 28/35 Worksheet

The Question 28/35 Worksheet helps you determine whether a federal law suspending federal aid to those convicted of possession or sales of drugs (not including alcohol and tobacco) affects you. Question 28 applies to 2000-2001 school year. Question 35 applies to 2001-2002 school year.

E

C



Electronically Sign My FAFSA

If you've already submitted your application, you can sign your FAFSA application electronically. You must have a U.S. Department of Education PIN.



F

Other Electronic Options

There's more than just FAFSA on the Web for filing your FAFSA electronically (even though FAFSA on the Web is the quickest and best method!)



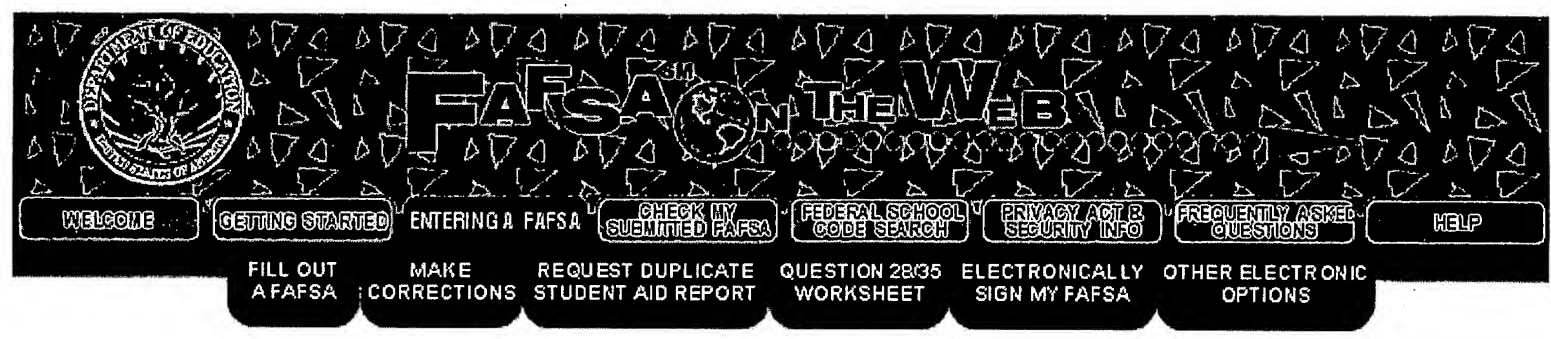
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[Customer Service](#) | [Frequently Asked Questions](#)

See Particularity A C E F

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Fill Out a FAFSA

If you have already saved a FAFSA/Renewal FAFSA or Correction Form, select Open a Saved Application.

Which FAFSA do you wish to file? Select 

The 2001-2002 School Year (July 1st, 2001 - June 30th, 2002)

Note: Eastern Standard Time (EST) will be used to establish the Application Receipt Date on any successfully transmitted application. Select this link to verify State Deadlines.

Select Next to continue.

Previous Next

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*archive does not
have old form / or not accessible*

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FAFSA on the Web Process Overview



■ [Process Overview](#) [Quick Help](#) [Security Information](#) [Contact Us](#)

[FAFSA on the Web Home](#)

[Fill Out a FAFSA](#)

[Check my Submitted FAFSA](#)

[Electronic Access Code Request](#)

[Tips and Shortcuts](#)

[Signature Requirements](#)

[Records Needed](#)

[Browser Information](#)

[Navigating this Site](#)

[General Student Aid Information](#)

[Other On-Line Education Resources](#)

If you are filing a FAFSA, follow these steps to complete the application process:

Step 1: Choose 1999-2000 FAFSA

Step 2: Complete the FAFSA

Step 3: After you finish, we will check your FAFSA for missing information and inconsistent answers ✓

Step 4: Print and sign (and have your parents sign, if necessary) your signature page (optional, but highly recommended) ✓

Step 5: Submit your FAFSA to the Department of Education through the Internet ✓

Step 6: Receive and print your confirmation (optional) ✓

Step 7: Mail your signature page to the Department of Education (optional) ✓

If you are filing a Renewal FAFSA, follow these steps to complete the application process:

Step 1: Choose 1999-2000 Renewal FAFSA

Step 2: Request your EAC

Step 3: Use your EAC to access your Renewal FAFSA online

Step 4: Complete or update your application information

Step 5: After you finish, we will check your Renewal FAFSA for missing information and inconsistent answers

Step 6: Print and sign (and have your parents sign, if necessary) your signature page (optional, but highly recommended)

Step 7: Submit your Renewal FAFSA to the Department of Education through the Internet

Step 8: Receive and print your confirmation (optional)

Step 9: Mail your signature page to the Department of Education (optional)

Related Topics:

[Do I have to print a signature page?](#)

HOME PAGE

[Back to home page](#)

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☒ FAFSA on the Web Header Graphic

Welcome to the U.S. Department of Education's FAFSA on the Web site.

- ☒ Browser Information
- ☒ What you need to fill out this form
- ☒ What kind of aid am I applying for?
- ☒ Getting around this site
- ☒ Open a Saved Application
- ☒ Fill out a FAFSA / Request EAC
- ☒ Application Status Check

You may use this on-line form to complete and submit the Free Application for Federal Student Aid (FAFSA) over the Internet.





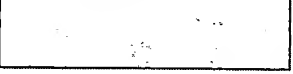
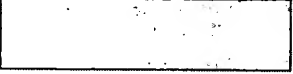

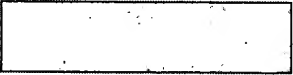


To use this site, you will need to use a supported browser. You will also need to make sure your browser is set up properly. When configuring your browser, you may choose to use 40-bit, 56-bit, or 128-bit encryption to protect the information you send us over the Internet. To achieve maximum protection we recommend you use 128-bit encryption.

To determine if you are using a supported browser and how to configure your browser to work with FAFSA on the Web, click on the Browser Information button on the left.

[Department of Education](#) | [Student Financial Aid Programs](#)
[Customer Service](#)

[Browser Information](#) | [What you need to fill out this form](#) | [What kind of aid am I applying for?](#) ✓
✓ [Getting around this site](#) | [Open a Saved Application](#) | [Fill out a FAFSA / Request EAC](#)
[Application Status Check](#) ✓

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☒ Picks of the


Education Headlines...

The Administration's seven priorities, based on the President's "Call to Action" (February 1997), include national efforts to improve reading and math, voluntary national tests, and the Partnership for Family Involvement in Education.

- "America Counts" Challenge Announced (November 20, 1998)
- Save by Consolidating Your Student Loans Now (November 20, 1998)
- E-Rate Announcement (November 20, 1998)
- Nine New Initiatives for 1999 (November 20, 1998)
- December Improving America's Schools Conference (November 20, 1998)
- Teleconferences on Arts Literacy and Year 2000 (November 20, 1998)
- Grants Forecast for 1999 (November 20, 1998)
- 1999 Budget Agreement (October 29, 1998)
- Higher Education Amendments of 1998 (October 9, 1998)

Most Requested Items...

Thousands of educators, policy makers, parents, students, researchers, and other citizens with a stake in education visit the U.S. Department of Education site each week. The following pages are among our most popular.

- | | |
|--|--|
| ◦ <u>FAFSA (Student Aid Application)</u> | ◦ <u>FREE (Fed. Resources for Ed.)</u> |
| ◦ <u>Title IV School Codes</u> | ◦ <u>NCES (Education Statistics)</u> |
| ◦ <u>Project EASI</u> | ◦ <u>ERIC Digests (Research)</u> |
| ◦ <u>Student Guide to Financial Aid</u> | ◦ <u>Publications for Parents</u> |
| ◦ <u>Direct Loans</u> | ◦ <u>Technology</u> |
- 

U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-0498
1-800-USA-LEARN


via email:

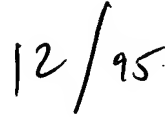
Technical questions about the Web site: webmaster@inet.ed.gov

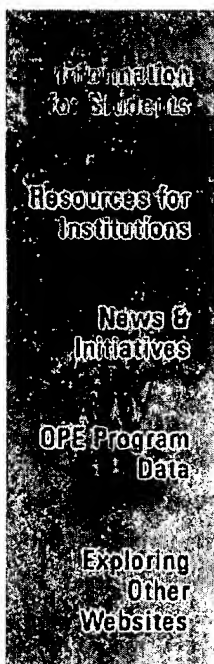
Other inquiries/comments: CustomerService@inet.ed.gov

See also our list of Toll-Free Information Phone Numbers

To report technical problems with the Web site, use our Problem Report Form

 This page last modified -- November 20, 1998 (gkp)





INFORMATION FOR STUDENTS

OFFICE OF
POSTSECONDARY
EDUCATION

Finding Out About Financial Aid provides on-line publications that will tell you about the major federal student aid programs, the maximum aid awards, and who is eligible for aid. It will also get you started on the application process.

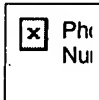
Applying for Federal Student Aid gives you access to an electronic version of the federal student aid application, along with your Title IV School Code.

Closed School Information explains how to continue your education and resolve student loan issues if you attended a school that has closed.

Teacher Service Options explains how you can cancel or defer your student loan if you are teaching at a low-income elementary or secondary school, or in a teacher shortage area.

Guide to Defaulted Student Loans can help you learn how to resolve your default situation if your student loan has gone into default.

Help Lines for Students provides phone numbers for additional assistance. Just click on the phone, or where it appears on other pages, to access our directory of "Help Lines." We're just a phone call away!



[OPE Home](#) | [Financial Aid for Students](#) | [Resources For Institutions](#) | [News & Initiatives](#) | [OPE Program Data](#) | [Exploring Other Web Sites](#)

Department of Education
Office of Postsecondary Education
Regional Office Building 3 (ROB-3)
7th and D Streets, SW
Washington, DC 20202
[Comments](#)

Last updated October 29, 1998 (ps/srk) -###-

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Applying For Federal Student Aid

- Free Application for Federal Student Aid (FAFSA)

Applying for financial aid has never been easier! Select the electronic version right for you from this site. Or, select and print the paper FAFSA to submit by mail.

- Title IV School Code Search Page

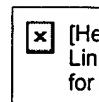
If you're completing the paper or PDF version of the *Free Application for Federal Student Aid* (FAFSA), you'll probably want to check the *Title IV School Code List*. It lists schools equipped for electronic communication with the Department of Education, enabling them to receive your application information automatically. Include the school code numbers in Section H of the 1997-98 application or Section G of the 1998-99 application if you want the institutions to receive your application information.

- Additional Assistance

If you're wondering, "Why do they ask *that?*," or saying, "*MY* family situation is *different*, now what do I do?," see *Completing the FAFSA*. It explores the purpose of FAFSA questions and discusses how information should be reported in some unusual cases.

[OPE Home](#) | [Financial Aid for Students](#) | [Resources For Institutions](#) | [News & Initiatives](#) | [OPE Program Data](#) | [Exploring Other Web Sites](#)

[Department of Education](#)
[Office of Postsecondary Education](#)
Regional Office Building 3 (ROB-3)
7th and D Streets, SW
Washington, DC 20202
[Comments](#)



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Last updated October 30, 1998 ([ps/srk](#))

U.S. Department of Education

Free Application for Federal Student Aid (FAFSA)

● FAFSA on the Web

Check out *FAFSA on the Web*-- the fastest way to apply on-line for student financial aid! Students who applied for aid last year may also be able to complete a **Renewal FAFSA** application on-line (don't forget to request your Electronic Access Code first).

■ FAFSA Express

Another way to send your FAFSA electronically is by downloading *FAFSA Express* software to your computer. You'll need a PC equipped with Windows® and a modem to complete this electronic form and send your completed FAFSA to the Department. *FAFSA Express* instructions are provided to help walk you through the application process.

■ The FAFSA in PDF

If your computer can't support an electronic FAFSA--or if you'd rather obtain a printed version of the form and send it to ED by mail--you may want to download and print the application form in Portable Document Format (PDF). Adobe Acrobat Reader software is required to print the PDF version of the FAFSA; download it for free from Adobe Systems. You can also download and print instructions to assist you in completing the FAFSA.

The 1998-99 FAFSA is the form for the school year July 1, 1998 - June 30, 1999. Click below to download:
[1998-99 FAFSA Form](#) || [1998-99 Instructions](#)

The 1999-2000 FAFSA is the form for the school year July 1, 1999 - June 30, 2000. Click below to download:
[1999-2000 FAFSA Form with Instructions](#)

Questions...

- Call 1-800-801-0576/TDD 1-800-511-5806 if you have technical questions about submitting an electronic FAFSA.
- Call 1-800-4-FED-AID (1-800-433-3243)/ TDD 1-800-730-8913 if you have general questions about what information you need to report on the FAFSA.
- Call 1-319-337-5665 if you have questions on the status of your application.
- For more information about Federal financial aid programs, visit [Financial Aid for Students](#).

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① Web
② obtain Printed version

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Last updated: February 4, 1999 by [saw]

-###-



The U.S. Department of Education's main website, www.ed.gov, will be unavailable on Saturday, January 15 from approximately 8:00am to 7:00pm for scheduled system maintenance. Two other ED websites hosted at the same facility—NoChildLeftBehind.gov and search.ed.gov—will also be unavailable. We apologize for the inconvenience.

Other ED websites should be available:

- **National Center for Education Statistics (NCES)**
- **White House Initiative on Educational Excellence for Hispanic Americans**

- **Student Aid**

- ○ Direct Loan Servicing On-Line
- ○ FAFSA on the Web
- ○ Student Aid on the Web
- ○ FSA Ombudsman: Help for Student Loan Borrowers
- ○ FSA Schools Portal
- ○ Information for Financial Aid Professionals (IFAP)
- ○ National Student Loan Data System (NSLDS) Student Access
- ○ PIN
- ○ Students.gov

This page last modified on January 14, 2005 (kms).

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Which FAFSA should I file?

■ [Process Overview](#) [Quick Help](#) [Security Information](#) [Contact Us](#)

[FAFSA on the Web Home](#)

If you have already saved a FAFSA/Renewal FAFSA, select [Open a Saved Application](#) for instructions.

[Fill Out a FAFSA](#)

1998-99 School Year (July 1, 1998-June 30, 1999)

[Check my Submitted FAFSA](#)

If you are applying for aid for the 1998-99 school year, you applied for aid during the 1997-98 school year, select [1998-99 Renewal FAFSA](#).

[Electronic Access Code Request](#)

Otherwise, select the [1998-99 FAFSA](#).

1999-2000 School Year (July 1, 1999-June 30, 2000)

[Tips and Shortcuts](#)

If you are applying for aid for the 1999-2000 school year, you applied for aid during the 1998-99 school year, select [1999-2000 Renewal FAFSA](#).

[Signature Requirements](#)

Otherwise, select the [1999-2000 FAFSA](#).

[Records Needed](#)

IMPORTANT INFORMATION FOR 1998-1999 FILERS:

[Browser Information](#)

June 30, 1999 is the deadline for submitting 1998-1999 FAFSA on the Web applications. Your application must be transmitted by 7 p.m. (central time) in order to meet the deadline. Transmissions started but not completed until after midnight are not considered on time.

[Navigating this Site](#)

[General Student Aid Information](#)

You can be sure that your application has been successfully received by our site when you see a final screen confirming receipt. You can immediately check the status of your application by using our Application Status Check feature.

[Other On-Line Education Resources](#)

If you print and promptly mail your certification/signature page, you can receive your 1998-1999 Student Aid Report (SAR) with processed results in as little as two weeks. If you do not print a certification/signature page, the U.S. Department of Education will send you a paper SAR, which you must sign and send back in order for your application data to be processed.

August 14, 1999 is the deadline for processing 1998-1999 SARs. SARs must be received (not postmarked) by the FAFSA processor at the address listed on the SAR by close of business to be considered on time.

HOME PAGE

[Back to home page](#)

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Collecting your information and Completing this application

Your privacy is very important to us. The information that we will be asking you to give us on this application, including your social security number, is protected by the Privacy Act of 1974. Under the Higher Education Act of 1992 we are allowed to ask for the information on this form to determine whether you are eligible for aid, and if so, how much. We will share the information with other agencies, such as the IRS, to verify your eligibility. If you do not give us all of the information we need to process your application, your aid may be delayed or denied.

For more information about our legal right to ask for the information, your rights under the Privacy Act and how we use your social security number, click on the underlined words above.

Under the Paperwork Reduction Act of 1995, you are not required to complete a government form unless it displays a valid OMB control number. The valid OMB control number for this application is 1840-0110. It should take you about an hour to an hour and a half to complete this application, including reading the instructions, gathering information, filling out the application, and reviewing it. If you have any comments concerning the accuracy of this time estimate or suggestions for improving this application, please write to: U.S. Department of Education, Washington, DC 20202-4651. For more information about the approval of this form under the Paperwork Reduction Act, see "How long does it take to complete this application?" under the Frequently Asked Questions.

[Previous](#)[Next](#)

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☒ Picture of FAFSA and Renewal Application Forms

Click on the type of application you would like to complete.

- [1998-99 FAFSA](#) (school year July 1, 1998-June 30, 1999)
- [1998-99 Renewal FAFSA / Request EAC](#) (school year July 1, 1998-June 30, 1999)

EAC stands for Electronic Access Code and is required for a student to file a Renewal FAFSA over the Web.

IMPORTANT INFORMATION FOR 1997-98 FILERS:

June 30, 1998 was the deadline for submitting a 1997-98 FAFSA on the Web application. Your application must have been transmitted and received by midnight (Central) in order to meet the deadline. If you have further questions, please see the financial aid administrator at your college.

August 14, 1998 is the deadline for processing 1997-98 SARs. SARs must be received (not postmarked) by the FAFSA processor at the address listed on the SAR by close of business to be considered on time.

IMPORTANT INFORMATION FOR 1998-99 FILERS:

June 30, 1999 is the deadline for submitting 1998-99 FAFSA on the Web applications. Your application must be transmitted and received by 7:00 PM (Central) in order to meet the deadline. Transmissions started but not completed until after 7:00 PM are not considered on time.

You can be sure that your application has been successfully received by our site when you see a final screen confirming receipt. You can check the status of your application by clicking the "Back To Main" button below and then selecting the "Application Status Check" button.

Check with your financial aid administrator at your college for information about school and state deadline dates.

☒ Back To Main Page

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☐ Open a saved application

If you have a saved FAFSA on the Web application that you want to retrieve and finish, open the file using one of the following:

- **Netscape 3.0 - 3.04** - select "Open File" from the "File" menu,
- **Netscape 4.0 - 4.05** - select "Open Page" from the "File" menu or
- **Internet Explorer 4.0 and 4.01 with Service Pack 1** - select "Open" from the "File" menu.

Provide your birth date and password you assigned to the file to retrieve this information. If you have forgotten your password, we cannot retrieve your saved information for you and you will have to complete the application all over again.

☐ Back To Main Page

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☒ Downloading the browser

☒ Download using Navigator

☒ Download using Internet Explorer

☒ Download using America On-Line

[Download using Navigator](#) | [Download using Internet Explorer](#) | [Download using America On-Line](#)

Download Navigator

- The URL to access the domestic version of Netscape is <http://web.archive.org/web/19980111070625/https://wwwus.netscape.com/usdl-bin/download/index.html>. Prior to downloading Netscape, you will need to complete and submit the *Netscape Strong Encryption Software Eligibility Affidavit*. If your affidavit is approved, follow Netscape's [downloading](#) and [installation](#) instructions.

☒ Back To Top

Download Internet Explorer

- Unfortunately, the latest version of Internet Explorer (IE 4.01) is not compatible with our Web applications. You may use IE 4.0 to access FAFSA/Renewal FAFSA on the Web. If you do not have IE 4.0, please use the domestic version of Netscape Navigator. See the bullet above for downloading and installing Netscape Navigator.

☒ Back To Top

Download using America On-Line

To successfully download an external browser from AOL, you must first determine which AOL version (e.g., 2.5, 3.0, or Windows 95) you have, and the type of operating system you have. The following are technical notes provided by Netscape for each of the AOL versions:

- Using America Online 3.0, Windows 3.1, and Netscape Navigator Together:
To check if you have version 3.0 of AOL, select **Help** from the toolbar at the top of the AOL screen, then click on **About America Online**. If the version number is less than 3.0, you need to upgrade your software by selecting **Go To, Keyword**, and typing **Upgrade**. This should take you to the appropriate version of the AOL software for the operating system you are using. Follow the instructions provided by AOL about Upgrading.
- Using America Online 3.0, Windows 95, and Netscape Navigator Together:
Note that there are TWO versions of AOL 3.0 for Windows: a 16-bit version which will run on Windows 3.1 and Windows 95, and a 32-bit version which has been optimized for Windows 95 (and will only run on Windows 95). If your **About America Online** window says "America Online 3.0 for Windows" you are running the 16-bit version. If it says "America Online 3.0 for Windows 95", you are running the 32-bit version. Version 3.0 can be for Windows 3.1 or Windows 95. Both windows versions of the AOL software can be run on Windows 95. The Windows 95 version will only run on Windows 95 or Windows NT 3.51 or newer.

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Once you type in the keyword **Netscape**, AOL will link directly to the Netscape home page through an AOL frame. You will then need to ensure that the Netscape version you select through the AOL browser is the Navigator 3.0 or 3.01 domestic version with strong encryption features. Go to the **Download Software** page of the Netscape web site, where you will be asked to select your operating system, language, and version of Netscape (Navigator 3.0 or 3.01, Standard or Gold). Pay particular note to the Netscape instructions in determining which operating system you should identify in completing this form. You must also check **Download Strong US/Canada-Only Encryption**, and click **Download for Free**. You will then be prompted to complete and submit the Encryption Page prior to downloading.

Internet Explorer

You will need to start up the web browser internal to AOL by clicking on the globe in the menu bar at the top of the screen. Once you are in the web browser, follow the instructions above for downloading Internet Explorer.

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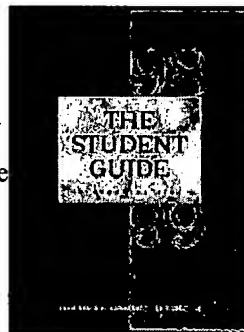
☒ What kind of aid am I applying for

The application you are about to complete will determine your eligibility for these Federal Student Financial Aid Programs:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Federal Subsidized and Unsubsidized Stafford Loans
- Federal Direct Subsidized and Unsubsidized Stafford Loans
- Federal Perkins Loans
- Federal Work Study (FWS)
- Title VII and Public Health Act Programs

For further information:
See The Student Guide

1997-98, a comprehensive reference to all of the Federal Student Financial Aid programs for the 1997-98 academic year. The Student Guide is available in college financial aid offices, or upon request from the Federal Student Aid Information Center at 1-800-4-FED-AID.

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1997-98
Financial Aid

STUDENT GUIDE
from the U.S. DEPARTMENT OF EDUCATION

Related Information

Introduction

Contents

- Finding Out About Student Aid ✓
- General Information
 - Student Eligibility ✓
 - Financial Need ✓
 - Dependency Status ✓
 - Applying ✓
 - Special Circumstances
 - Deadlines
 - Telephone Numbers and Web Sites ✓
- ✓ • Federal Pell Grants
- ✓ • Direct and FFEL Stafford Loans
 - Direct Stafford Loans
 - FFEL Stafford Loans
- ✓ • PLUS Loans (Loans for Parents)
 - Direct PLUS Loans
 - FFEL PLUS Loans
- ✓ • Consolidation Loans
 - Direct Consolidation Loans
 - FFEL Consolidation Loans
- Campus-Based Programs
 - Federal Supplemental Educational Opportunity Grants
 - Federal Work-Study
 - Federal Perkins Loans
- Borrower Responsibilities, Borrower Rights
 - Responsibilities
 - Rights
 - Loan Deferment Summary
 - Discharge/Cancellation Summary
- Choosing a School Carefully
- Important Terms

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For the user's convenience we also provide this document in Portable Document Format (PDF) (680KB) for reading and printing with the Adobe Acrobat reader. We have also provided some downloading capabilities.

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Last updated January 30, 1997 (eal).

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Finding Out About Student Aid

The Student Guide tells you about federal Student Financial Assistance (SFA) programs and how to apply for them. Approximately two-thirds of all student financial aid come from federal programs administered by the U. S. Department of Education. After reviewing this *Guide*, if you still have questions about these programs, call 1-800-4-FED-AID (1-800-433-3243).

Education or training after high school costs more than ever. But postsecondary education is more important than ever, so you need to learn about as many sources of aid as you can. Sources you can use to find out about federal and other student aid are described below:

- The financial aid administrator at each school in which you're interested can tell you what aid programs are available there and how much the total cost of attendance will be.
- The state higher education agency in your home state can give you information about state aid--including aid from the State Student Incentive Grant (SSIG) Program, which is jointly funded by individual states and the U.S. Department of Education.
- The agency responsible in your state for public elementary and secondary schools can give you information on the Robert C. Byrd Honors Scholarship Program (Byrd Program). To qualify for aid under the Byrd Program, you must demonstrate outstanding academic achievement and show promise of continued academic excellence.

For the address and telephone number of the appropriate state agency, contact your school's financial aid office or call: 1-800-4-FED-AID (1-800-433-3243).

- The AmeriCorps program provides full-time educational awards in return for work in community service. You can work before, during, or after your postsecondary education, and you can use the funds either to pay current educational expenses or to repay federal student loans. For more information on this program, call 1-800-942-2677 or write to: The Corporation for National and Community Service, 1201 New York Avenue, NW, Washington, DC 20525.
- Your public library is an excellent source of information on state and private sources of aid.
- Many companies, as well as labor unions, have programs to help pay the cost of postsecondary education for employees, members, or their children.
- Check foundations, religious organizations, fraternities or sororities, and town or city clubs. Include community organizations and civic groups such as the American Legion, YMCA, 4-H Club, Elks, Kiwanis, Jaycees, Chamber of Commerce, and the Girl or Boy Scouts.
- Don't overlook aid from organizations connected with your field of interest (for example, the American Medical Association or the American Bar Association). These organizations are listed in the U.S. Department of Labor's *Occupational Outlook Handbook* and are also listed in various directories of associations available at your public library.
- If you (or your spouse) are a veteran or the dependent of a veteran, veterans educational benefits may be available. Check with your local Veterans' Affairs office.



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General Information

The U.S. Department of Education has the following major Student Financial Assistance (SFA) Programs:

- Federal Pell Grants
- Stafford Loans
- PLUS Loans
- Consolidation Loans
- Federal Supplemental Educational Opportunity Grants (FSEOGs)
- Federal Work-Study (FWS)
- Federal Perkins Loans

Grants are financial aid you don't have to pay back.

Work-Study lets you work and earn money to help pay for school.

Loans are borrowed money that you must repay with interest.

Undergraduates may receive all three types of financial aid. **Graduate students** may receive loans and Federal Work-Study, but not Federal Pell Grants or FSEOGs.

Not all schools participate in the SFA Programs. Also, not all schools take part in all the programs. To find out which programs (if any) are available at a particular school, contact the financial aid office at that school.

-###-

[Finding Out About Student Aid]



[Student Eligibility]



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General Information

Student Eligibility

To receive aid from the major student aid programs discussed in the *Guide*, you must--

- have **financial need**, except for some loan programs. ✓
- have a **high school diploma or a General Education Development (GED) Certificate**, pass a test approved by the U.S. Department of Education, or meet other standards your state establishes that are approved by the U.S. Department of Education. See your financial aid administrator for more information. ✓
- be enrolled or accepted for enrollment as a **regular student** working toward a degree or certificate in an **eligible program**. (You may not receive aid for correspondence or telecommunications courses unless they are part of an associate, bachelor's, or graduate degree program.)
- be a **U.S. citizen or eligible noncitizen**. ✓
- have a **valid Social Security Number**. ✓
- make **satisfactory academic progress**. ✓
- sign a **statement of educational purpose and a certification statement on overpayment and default** (both found on the Free Application for Federal Student Aid [FAFSA]).
- register with the **Selective Service**, if required.

-###-

[General Information]



[Financial Need]



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General Information

Financial Need

Aid from most of the programs discussed in the *Guide* is awarded on the basis of financial need (except for unsubsidized Stafford, and all PLUS and Consolidation loans).

When you apply for federal student aid, the information you report is used in a formula established by the U.S. Congress. The formula determines your **Expected Family Contribution (EFC)**, an amount you and your family are expected to contribute toward your education. If your EFC is below a certain amount, you'll be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements.

There isn't a maximum EFC that defines eligibility for the other financial aid programs. Instead, your EFC is used in an equation to determine your financial need:

Cost of attendance


- Expected Family Contribution (EFC)

= Financial Need

Your financial aid administrator calculates your cost of attendance and subtracts the amount you and your family are expected to contribute toward that cost. If there's anything left over, you're considered to have financial need. In determining your need for aid from the SFA Programs, your financial aid administrator must first consider other aid you're expected to receive.

Your financial aid administrator can adjust data used to calculate your EFC or adjust your cost of attendance if he or she believes your family's financial circumstances warrant it based on the documentation you provide. However, the financial aid administrator does not have to make such an adjustment. See Special Circumstances for more information.

You can get a booklet called *The EFC Formula Book*, which describes how a student's EFC is calculated, by writing to:



Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

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[Student Eligibility]

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[Dependency Status]



1997-98
Financial Aid
From the U.S. Department of Education

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General Information

Dependency Status

When you apply for federal student aid, your answers to certain questions will determine whether you're considered dependent on your parents--and, therefore, whether you must report their income and assets as well as your own--or whether you're independent and must report only your own income and assets (and those of your spouse, if you're married).

Students are classified as dependent or independent because federal student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for their postsecondary education. Students who have access to parental support (dependent students) should not receive need-based federal funds at the expense of students who do not have such access (independent students).



You're an independent student if at least one of the following applies to you:

- you were born before January 1, 1974;
- you're married;
- you're enrolled in a graduate or professional educational program (beyond a bachelor's degree); ✓
- you have legal dependents other than a spouse;
- you're an orphan or ward of the court (or were a ward of the court until age 18); or
- you're a veteran of the U.S. Armed Forces.

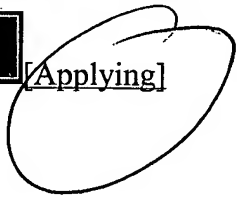
If you claim to be an independent student, your school may ask you to submit proof before you can receive any federal student aid. If you think you have unusual circumstances that would make you independent even though none of the above criteria apply to you, talk to your aid administrator. He or she can change your status if he or she thinks your circumstances warrant it based on the documentation you provide. But remember, the aid administrator won't automatically do this. That decision is based on his or her judgment, and it's final--you can't appeal it to the U.S. Department of Education.

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[Financial Need]

☐☐☐

[Applying]





1997-98
Financial Aid
U.S. Department of Education

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General Information

Applying

What form do I use?

If you did **not** apply for federal student aid for the 1996-97 school year, you can apply for federal aid for the 1997-98 school year by completing and mailing the 1997-98 *Free Application for Federal Student Aid* (FAFSA), by applying electronically (through your school), or by using the U.S. Department of Education's new *FAFSA Express* software.



FAFSA Express is a free software program that allows you to apply for federal student aid from your home computer or from a computer at a central location like a high school, postsecondary school, public library, or local Educational Opportunity Center that uses *FAFSA Express*. *FAFSA Express* can be used only on a personal computer equipped with the Windows® operating system and a modem.

You can get a FAFSA from your high school or postsecondary school or from the Federal Student Aid Information Center. If you wish to apply using *FAFSA Express*, you can download a copy of the program from the U.S. Department of Education's World Wide Web site. The address is

<http://web.archive.org/web/19970519084052/http://www.ed.gov/offices/OPE/express.html>

You can also order *FAFSA Express* on diskette by calling 1-800-801-0576. If you don't have a home computer, check with your local public library, college, local Educational Opportunity Center, or your high school to find out if it has a copy of *FAFSA Express* for public use.

If you wish to apply electronically (through your school), you must check with your school or the school that interests you to make sure that the school has electronic application capability.

If you **did** apply for federal student aid for the 1996-97 school year, you probably will be able to file a 1997-98 *Renewal Free Application for Federal Student Aid* (Renewal FAFSA). You'll either receive it at your home address or from your school. You may also be able to file a Renewal FAFSA electronically. Currently, there is no "renewal" version of *FAFSA Express*. If you want to apply using *FAFSA Express*, you must complete the entire *FAFSA Express* program each year regardless of how you originally applied.

If you qualify to use the Renewal FAFSA, you'll have fewer questions to answer. Most of the information on the form will be preprinted and will be the same as the information you gave in 1996-97 (plus any of your corrections that were processed). You'll only have to write in some new information and information that has changed since 1996-97 (for example, family size). Check with your financial aid administrator if you have questions about the Renewal FAFSA.

For most of the federal student aid programs, the FAFSA (or Renewal FAFSA) is the only form you need to file. To receive a Federal Family Education Loan (FFEL) Stafford Loan or a Direct or FFEL PLUS Loan, you will have to

complete additional forms.

➡ Remember, applying for federal student aid is **FREE**.

However, to be considered for nonfederal aid such as institutional aid (aid from the school), you may have to fill out additional forms and pay a processing fee. Check with your school to see which nonfederal application to fill out, if any.

Read the instructions carefully when you complete the FAFSA or the Renewal FAFSA. Most mistakes are made because students don't follow instructions. Pay special attention to any questions on income, because most errors occur in this area.

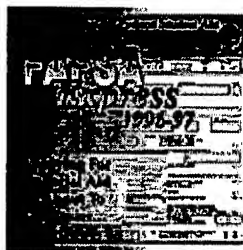
When you apply, you should have certain records on hand. These records are listed on the application. You should save all records and all other materials used in completing the application because you may need them later to prove that the information you reported is correct. This process is called **verification**.

If verification is required, and you don't provide it, you won't receive aid from the SFA Programs, and you might not receive aid from other sources. You should make a photocopy of your application (or print out a copy of your *FAFSA Express* application) before you submit it. This way, you have a copy of the data you submitted for your own records. So be sure you keep all documents and that the information you report is accurate!

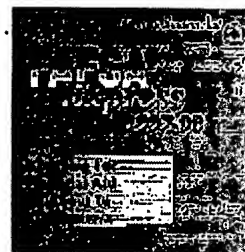
-###-

[Dependency Status] ☐ ☐ ☐ [When do I apply?]

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FAFSA Express



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What is FAFSA Express?

It's free. It's fast. It's easy.

FAFSA Express makes the paperless financial aid application a reality. A PC equipped with the Windows® operating system and a modem can transmit an electronic Free Application for Federal Student Aid (FAFSA) to the Department of Education. *FAFSA Express* users enjoy the benefits of Electronic Data Exchange, such as eliminating delays from mailing and ensuring a faster receipt of an official Expected Family Contribution from the Department. The software also speeds up the application process by automatically checking electronic FAFSA data, resulting in fewer rejected applications.

Use it at home or at school. ✓

Because *FAFSA Express* is designed for applicants, it has an easy-to-use Windows® interface and extensive on-line instructions for completing the application. Help with all of the application's questions is available with a single click of your mouse.

1996-97 FAFSA Express Downloading Instructions ✓

Current version is 2.1

1997-98 FAFSA Express Downloading Instructions ✓

Current version is 3.2

Questions about downloading the FAFSA Express from the WWW should be addressed to FAFSA Administration. The Department has also established a customer service line for *FAFSA Express* users. If you need assistance with hardware, software, or transmission, or if you want to check the status of your application after you complete and submit your electronic FAFSA contact the *FAFSA Express* Customer Service Line at 1-(800)-801-0576.

*** last update May 2, 1997 (smj) ***

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[Return to OPE Home Page](#)

1996-97 FAFSA Express Downloading Instructions

Important Note About Application Date

This version of 1996-97 FAFSA Express is incorrectly using the date of May 1, 1997 instead of June 30, 1997, to determine the final deadline for submission of 1996-97 FAFSA data to the Central Processing System (CPS).

You will receive an error message indicating this incorrect deadline and referring you to the your Financial Aid Administrator. The software will automatically close down after you click OK on this message.

Until this problem can be corrected, you can avoid this error by temporarily resetting your PC's system date to May 1, 1997 or earlier. To change your system date, you should:

In DOS:

1. At the DOS prompt, type DATE, then press ENTER
2. Type in a date equal to or earlier than May 1, 1997. You must type the date in MM-DD-CCYY format. For example, May 1, 1997 would be entered as 05-01-1997. After entering this, press ENTER.
3. Exit the DOS prompt

In Windows:

1. Click on Main program group from the Program Manager, click on Control Panel, click on Time/Date icon and change the date to something equal to or earlier than May 1, 1997.

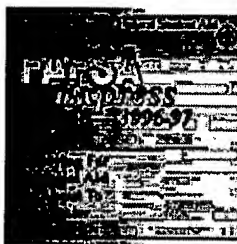
After following these steps, you can access and setup FAFSA Express, and use the software to enter and transmit your FAFSA application data. **After using the software, be sure to follow the same steps above to reset your system date to the current date. If you do not reset your system date, it may affect other programs that you are using.**

CPS will process all 1996-97 FAFSA Express records that are successfully transmitted via Title IV WAN prior to July 1, 1997. After this date CPS will reject these records.

The Department of Education intends to place a corrected version of FAFSA Express on the ED web page at <http://www.ed.gov/offices/OPE/express.html> on Wednesday, May 14th.

We apologize for the inconvenience this issue may have caused. If you have any questions, please contact FAFSA Express Customer Service at 1-800-801-0576.

Current version is 2.1 for Title IV WAN



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The following are the instructions for downloading and installing 1996-97 FAFSA Express Software (Free Application for Federal Student Aid). FAFSA Express is an electronic application form use to apply for Federal student aid assistance which is transmitted electronically via a modem.

Be advised that this program can only be executed on a Windows PC with direct access to a modem. The application is

transmitted to the Student Financial Aid processing center directly over the modem and cannot be saved to disk for security reasons.

You may want to **print** these instruction screens for the major steps involved in installing and running the program before downloading.

System Requirements

To use FAFSA Express, you will need the following minimum system requirements:

- 486-DX/33 processor
- 8 MB of RAM
- DOS 5.0 or higher
- Windows 3.1 or higher
- Video Card with 1MB of RAM
- Memory Management software (i.e. QEMM by Quarterdeck) Recommended
- Direct access to a modem (speed 2400-9600bps)

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Installation Instructions

Step A. Downloading Software from Internet:

FAFSA Express consists of a self-extracting executable file that must be downloaded to your hard drive.

1. Create a temporary directory on your hard drive. This temporary directory will be the destination directory for the download process.
2. Click on the filename below to initiate the download. If you are using Netscape, in addition to clicking on the filename, you may also click the right mouse button and perform a **Save this link as....** In either case, use the temporary directory as the destination.

Click on [FE967210.EXE \(2770K\)](#) now to initiate download.

Step B. Extracting the FAFSA software:

The file that you just downloaded is a self-extracting compressed file, that is, it contains all of the files needed to perform the actual installation. Therefore, the file needs to be extracted before the installation process can begin. This process can be either done in Windows or at the DOS prompt.

1. IF USING WINDOWS 3.X:

- From Program Manager, select **File** from menu bar, choose **Run** and click the **Browse** button. Change to the temporary directory that contains the downloaded file and select `fe967210.exe`, then click **OK**.

***** **OR** *****

- Go to the DOS prompt by selecting **Main** program group, double-click on the **MS-DOS Prompt** icon.
- Change to the temporary directory that contains the downloaded file and type `fe967210.exe`, and press enter.

2. IF USING WINDOWS 95:

- Click on the **Start** button, select **Run** and click the **Browse** button. Change to the temporary directory that contains the downloaded file and select `fe967210.exe`, then click **OK**.

***** OR *****

- Go to the DOS prompt by clicking on the **Start** button, select **Programs**, select **MS-DOS Prompt**.
 - Change to the temporary directory that contains the downloaded file and type `fe967210.exe`, and press enter.
3. When the extraction process is completed, the following files will be in the temporary directory in addition to the downloaded file:

lib.1	2321478
setup.bmp	84070
_setup.dll	10752
inst16.ex	276270
setup.exe	47616
disk1.id	4
setup.ini	36
setup.ins	67190
_setup.lib	136949
setup.pkg	1156

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Step C. Installation of FAFSA Express:

Ensure that you have started Windows or Windows 95 and that no other Windows applications are running.

1. IF USING WINDOWS 3.X:

- From the Program Manager, click on **File**, select **Run**. Click on the **Browse** button and change to the temporary directory that you have created, or type the path in the dialog box.
- Select or type `setup.exe` from this directory and follow the instructions presented by the installation process.
- When the installation process is completed, the FAFSA Express group will be created on the desktop.
- You may now delete the temporary directory and all of the files within the temporary directory.

2. IF USING WINDOWS 95:

- Click on the **Start** button, select **Run**. Click on the **Browse** button and change to the temporary directory that you have created, or type in the path in the dialog box.
- Select or type `setup.exe` from this directory and follow the instructions presented by the installation process.
- When the installation process is completed, the FAFSA Express group will be created on the desktop.
- You may now delete the temporary directory and all of the files within the temporary directory.

Step D. Running FAFSA Express:

When the applicant wants to execute the FAFSA Express the following instructions apply:

1. For **Windows 3.x**, double-click the FAFSA Express icon from FAFSA Express group in the Windows Program Manager.
2. For **Windows 95**, click on the Start button, select Programs, select FAFSA Express, then select FAFSA Express 1996-97.
3. Follow the screen prompts for proper printer and telecommunication setup and also to enter the student data.
4. After you have completed entering the student data, you will be prompted to do the modem transmission via the built-in transmission software to a 1-800 number.
5. You **CANNOT** save the data that you have entered.
6. If you have a printer, make sure the printer is **On**. After you have completed the application, the software will automatically print the two echo documents (data you have entered) and a signature page.

If you have any questions or problems concerning the installation of the software, please contact **FAFSA Express Customer Service** at 1 (800) 801-0576.

Questions about downloading the FAFSA Express from the WWW should be addressed to *FAFSA Administration*

*** last update May 5, 1997 (*lyp*) ***

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[[Return to OPE Home Page](#)]

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Finding Out About Student Aid

The Student Guide tells you about federal Student Financial Assistance (SFA) Programs and how to apply for them. Approximately two-thirds of all student financial aid

come from federal programs administered by the U. S. Department of Education. After reviewing this *Guide*, if you still have questions about these programs, call 1-800-4-FED-AID (1-800-433-3243).

Education or training after high school costs more than ever. But postsecondary education is more important than ever, so you need to learn about as many sources of aid as you can. Sources you can use to find out about federal and other student aid are described below:

- The financial aid administrator at each school in which you're interested can tell you what aid programs are available there and how much the total cost of attendance* will be.
 - The state higher education agency in your home state can give you information about state aid—including aid from the State Student Incentive Grant (SSIG) Program, which is jointly funded by individual states and the U.S. Department of Education.
 - The agency responsible in your state for public elementary and secondary schools can give you information on the Robert C. Byrd Honors Scholarship Program (Byrd Program). To qualify for aid under the Byrd Program, you must demonstrate outstanding academic achievement and show promise of continued academic excellence.
- For the address and telephone number of the appropriate state agency, contact your school's financial aid office or call
- 1-800-4-FED-AID (1-800-433-3243).
- The AmeriCorps program provides full-time educational awards in return for work in community service. You can work before, during, or after your postsecondary education, and you can use the funds either to pay current educational expenses or to repay federal student loans. For more information on this program, call 1-800-942-2677 or write to: The Corporation for National and Community Service, 1201 New York Avenue, NW, Washington, DC 20525.
 - Your public library is an excellent source of information on state and private sources of aid.
 - Many companies, as well as labor unions, have programs to help pay the cost of postsecondary education for employees, members, or their children.
 - Check foundations, religious organizations, fraternities or sororities, and town or city clubs. Include community organizations and civic groups such as the American Legion, YMCA, 4-H Club, Elks, Kiwanis, Jaycees, Chamber of Commerce, and the Girl or Boy Scouts.
 - Don't overlook aid from organizations connected with your field of interest (for example, the American Medical Association or the American Bar Association). These organizations are listed in the U.S. Department of Labor's *Occupational Outlook Handbook* and are also listed in various directories of associations available at your public library.
 - If you (or your spouse) are a veteran or the dependent of a veteran, veterans educational benefits may be available. Check with your local Veterans' Affairs office.

*See "Important Terms," pages 32 to 34.

General Information

The U.S. Department of Education has the following major Student Financial Assistance (SFA) Programs:

- Federal Pell Grants
- Stafford Loans
- PLUS loans
- Consolidation Loans
- Federal Supplemental Educational Opportunity Grants (FSEOGs)
- Federal Work-Study
- Federal Perkins Loans

Grants are financial aid you don't have to pay back.

Work-Study lets you work and earn money to help pay for school.

Loans are borrowed money that you must repay with interest.

Undergraduates may receive all three types of financial aid. Graduate students may receive loans and Federal Work-Study, but not Federal Pell Grants or FSEOGs.

Not all schools participate in the SFA Programs. Also, not all schools take part in all the programs. To find out which programs (if any) are available at a particular school, contact the financial aid office at that school.

Student Eligibility

To receive aid from the student aid programs discussed in the *Guide*, you must

- have financial need, except for some loan programs.
- have a high school diploma or a General Education Development (GED)* Certificate, pass a test approved by the

U.S. Department of Education, or meet other standards your state establishes that are approved by the U.S. Department of Education. See your financial aid administrator for more information.

- be enrolled or accepted for enrollment as a **regular student*** working toward a degree or certificate in an **eligible program.*** (You may not receive aid for correspondence or telecommunications courses unless they are part of an associate, bachelor's, or graduate degree program.)
- be a **U.S. citizen or eligible noncitizen.***
- have a **valid Social Security Number.**
- make **satisfactory academic progress.***
- sign a **statement of educational purpose and a certification statement on overpayment and default*** (both found on the *Free Application for Federal Student Aid* [FAFSA]).
- register with the **Selective Service,*** if required.

Financial Need

Aid from most of the programs discussed in the *Guide* is awarded on the basis of financial need (except for unsubsidized Stafford, and all PLUS and Consolidation loans—see pages 10 through 22).

When you apply for federal student aid, the information you report is used in a formula established by the U.S. Congress. The formula determines your **Expected Family Contribution (EFC)**, an amount you and your family are expected to contribute toward your education. If your EFC is below a certain amount, you'll be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements. (See page 9.)

*See "Important Terms," pages 32 to 34.

There isn't a maximum EFC that defines eligibility for the other financial aid programs. (See pages 10 through 25 for information on these programs.) Instead, your EFC is used in an equation to determine your financial need:

$$\begin{array}{l} \text{Cost of attendance*} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Financial Need} \end{array}$$

Your financial aid administrator calculates your cost of attendance* and subtracts the amount you and your family are expected to contribute toward that cost. If there's anything left over, you're considered to have financial need. In determining your need for aid from the SFA Programs, your financial aid administrator must first consider other aid you're expected to receive.

Your financial aid administrator can adjust data used to calculate your EFC or adjust your cost of attendance* if he or she believes your family's financial circumstances warrant it based on the documentation you provide. However, the financial aid administrator does not have to make such an adjustment. For more information on special circumstances, see page 7.

You can get a publication called *The EFC Formula Book*, which describes how a student's EFC is calculated, by writing to:

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

Dependency Status

When you apply for federal student aid, your answers to certain questions will determine whether you're considered dependent on your parents—and, therefore, whether you must report their income and assets as well as your own—or whether you're independent and must

report only your own income and assets (and those of your spouse, if you're married).

Students are classified as dependent or independent because federal student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for their postsecondary education. Students who have access to parental support (dependent students) should not receive need-based federal funds at the expense of students who do not have such access (independent students).

You're an independent student if at least one of the following applies to you:

- you were born before January 1, 1974;
- you're married;
- you're enrolled in a graduate or professional educational program (beyond a bachelor's degree);
- you have legal dependents other than a spouse;
- you're an orphan or ward of the court (or were a ward of the court until age 18); or
- you're a veteran of the U.S. Armed Forces.

If you claim to be an independent student, your school may ask you to submit proof before you can receive any federal student aid. If you think you have unusual circumstances that would make you independent even though none of the above criteria apply to you, talk to your aid administrator. He or she can change your status if he or she thinks your circumstances warrant it based on the documentation you provide. But remember, the aid administrator won't automatically do this. That decision is based on his or her judgment, and it's final—you can't appeal it to the U.S. Department of Education.



*See "Important Terms," pages 32 to 34.



Applying

What form do I use?

If you did *not* apply for federal student aid for the 1996-97 school year, you can apply for federal aid for the 1997-98 school year by

completing and mailing the 1997-98 *Free Application for Federal Student Aid* (FAFSA), by applying electronically (through your school), or by using the U.S. Department of Education's new *FAFSA Express* software.

FAFSA Express is a free software program that allows you to apply for federal student aid from your home computer or from a computer at a central location like a high school, postsecondary school, public library, or local Educational Opportunity Center that uses *FAFSA Express*. *FAFSA Express* can be used only on a personal computer equipped with the Windows® operating system and a modem.

You can get a FAFSA from your high school or postsecondary school or from the Federal Student Aid Information Center at the address given on page 3. If you wish to apply using *FAFSA Express*, you can download a copy of the program from the U.S. Department of Education's World Wide Web site. The address is

www.ed.gov/offices/OPE/express.html

You can also order *FAFSA Express* on diskette by calling 1-800-801-0576. If you don't have a home computer, check with your local public library, college, local Educational Opportunity Center, or your high school to find out if it has a copy of *FAFSA Express* for public use.

If you wish to apply electronically (through your school), you must check with your school or the school that interests you to make sure that the school has electronic application capability.

If you *did* apply for federal student aid for the 1996-97 school year, you probably will be able to file a 1997-98 *Renewal Free Application for Federal Student Aid* (Renewal FAFSA). You'll either receive it at your home address or from your school. You may also be able to file a Renewal FAFSA electronically. Currently, there is no "renewal" version of *FAFSA Express*. If you want to apply using *FAFSA Express*, you must complete the entire *FAFSA Express* program each year regardless of how you originally applied.

If you qualify to use the Renewal FAFSA, you'll have fewer questions to answer. Most of the information on the form will be preprinted and will be the same as the information you gave in 1996-97 (plus any of your corrections that were processed). You'll only have to write in some new information and information that has changed since 1996-97 (for example, family size). Check with your financial aid administrator if you have questions about the Renewal FAFSA.

For most of the federal student aid programs, the FAFSA (or Renewal FAFSA) is the only form you need to file. To receive a Federal Family Education Loan (FFEL) Stafford Loan or a Direct or FFEL PLUS Loan, you will have to complete additional forms. (See pages 15, 18, and 19.)

Remember, applying for federal student aid is FREE.

However, to be considered for nonfederal aid such as institutional aid (aid from the school), you may have to fill out additional forms and pay a processing fee. Check with your school to see which nonfederal application to fill out, if any.

Read the instructions carefully when you complete the FAFSA or the Renewal FAFSA. Most mistakes are made because students don't follow instructions. Pay special attention to any questions on income, because most errors occur in this area.

When you apply, you should have certain records on hand. These records are listed on the application. You should save all records and all other materials used in completing the application because you may need them later to prove that the information you reported is correct. This process is called **verification**.

If verification is required, and you don't provide it, you won't receive aid from the SFA Programs, and you might not receive aid from other sources. You should make a photocopy of your application (or print out a copy of your *FAFSA Express* application) before you submit it. This way, you have a copy of the data you submitted for your own records. So be sure you keep all documents and that the information you report is accurate!

When do I apply?

Apply as soon **AFTER January 1, 1997** as possible. (You can't apply before this date.) It's easier to complete the application when you already have your 1996 tax return, so you may want to consider filing your taxes as early as possible. Do not sign, date, or send your application before January 1, 1997. If you apply by mail, send your completed

application in the envelope that came with it. It is already addressed, and using it will ensure that your application reaches the correct address.



NOTE: You must reapply for federal aid every year. Also, if you change schools, your aid doesn't go with you. Check with your new school to find out what steps you must take to continue receiving aid.

What happens after I apply?

If you apply by mail, your application will be processed in approximately four weeks. Then, you'll receive a *Student Aid Report (SAR)* in the mail. The SAR will report the information from your application and, if there are no questions or problems with your application, your SAR will report your Expected Family Contribution (EFC), the number used in determining your eligibility for federal student aid. Each school you listed on the application may also receive your application information if the school can receive the information electronically.

Each paper version of the FAFSA and the Renewal FAFSA contain a postcard that you can use to track the processing of your application. You must fill in the postcard with the required information, attach a stamp to the postcard, and mail it with your application. When your application is received by the Department of Education's central processing system, the postcard will be stamped with the date that it is received. You will receive the date-stamped portion of the postcard for your files. If you do not receive your SAR within four weeks of the date stamped on the postcard, you may call 1-800-4-FED-AID (1-800-433-3243) to see when your application was processed.

If you apply electronically through a school, your application will be processed in about a week. The results will be sent electronically to your school if the school can receive the information electronically. You'll also receive a SAR in the mail.



If you apply using *FAFSA Express*, your data will be processed when received by the central processing system. You'll receive a SAR in the mail approximately four weeks after you mail in the signature page that can be printed from the *FAFSA Express* software. The SAR will report the information from your application and, if there are no questions or problems with your application, your SAR will report your EFC. The results will also be sent to the schools you list on your application if the schools can receive the information electronically.

However, if you do not mail in the signature page so it is received within 14 days of transmitting your data, or if you indicate on your application that a printer is not available, you will receive a SAR without an EFC. You (and your parents if you are a dependent student) must sign the SAR and return it to the central processing system. The central processing system will send a revised SAR to you and, if there are no questions or problems with your application, the revised SAR will include your EFC. Your school cannot award you any federal student aid until you have your EFC.

When you receive the SAR, you must review it carefully to make sure it's correct. If any changes are necessary, your school may be able to submit the corrections electronically. If you applied by mail or by using *FAFSA Express*, you can make corrections on Part 2 of the SAR and return it to the address given at the end of Part 2.

If the data are correct and you don't need to make changes, you can receive financial aid on the basis of that information. If your school has not received your application information electronically, you must take your SAR to the school.

If it's been more than four weeks since you mailed in your application and you haven't heard anything, you can check on your application by calling 1-319-337-5665 (Monday - Friday, 9 a.m. to 8 p.m., Eastern Time). Or, you can write to

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

Once you have received your SAR, you can use this phone number and address to

- provide notification of a change in your address.
- have your application information sent to a specific school.

You can also use this number and address to request a duplicate copy of your SAR.

You can also request a duplicate copy by writing to the address given at the end of Part 2 of the SAR. You'll receive the duplicate SAR in two to three weeks.

If you write, make sure you include in your letter your full name, permanent address, Social Security Number, date of birth, and signature.

Your duplicate SAR will be sent to the address you reported on your application. If your address has changed since then, you can correct your address by contacting the Federal Student Aid Information Center at the address or phone number given above, or the FAFSA processor where you sent your application.



Special Circumstances

Although the process of determining a student's eligibility for federal student aid is basically the same for all applicants, there is some flexibility. For instance, if your financial aid administrator believes it's appropriate, based on the documentation you provided, he or she can change your status from dependent to independent (see page 3).

In some cases, your financial aid administrator may adjust your cost of attendance* or the information used to calculate your Expected Family Contribution (EFC) to take into account circumstances that might affect the amount you and your family are expected to contribute toward your education. These circumstances could include a family's unusual medical or dental expenses, or tuition expenses for children attending a private elementary or secondary school. Also, an adjustment may be made if you, your spouse, or either of your parents (if applicable) have been recently unemployed. If conditions such as these apply to you or your family, contact your financial aid administrator.

Check with your financial aid administrator if you feel you have any other special circumstances that might affect the amount you and your family are expected to contribute. But remember, there have to be very good reasons for the financial aid administrator to make any adjustments, and you'll have to provide adequate proof to support those adjustments. Also, remember that the financial aid administrator's decision is final and cannot be appealed to the U.S. Department of Education.

*See "Important Terms," pages 32 to 34.

Deadlines

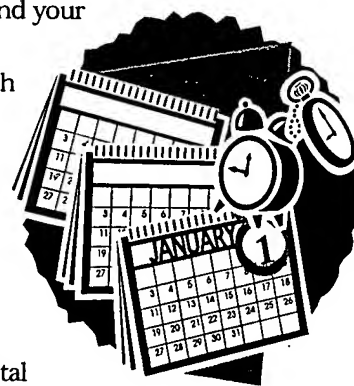
Application Submission

Whether you apply electronically or by mail, your application must be received by the application processor by June 30, 1998 for the 1997-98 school year.

THERE ARE NO EXCEPTIONS TO THIS DEADLINE.

Apply as soon **AFTER January 1, 1997** as you can. (Do not sign, date, or send your application before this date.)

Schools set deadlines by which students must apply for aid from programs that the school administers. These deadlines are often early in the calendar year. Students must meet these deadlines to receive certain types of funds, including Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, and Federal Perkins Loan program funds (see page 22).



SAR Submission

Your correct, complete application information must be at your school by your last day of enrollment in 1997-98 or by August 31, 1998, whichever is earlier (see your financial aid administrator). If your school has not received your application information electronically, you must submit your SAR to the school by the appropriate deadline. Be sure you know your last day of enrollment in 1997-98—it may be earlier than August 31.



NOTE: If you're selected for verification (see page 5), additional deadlines apply to you. Your financial aid administrator can tell you what they are.

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Telephone Numbers and Web Sites

If you need answers right away to questions about federal student aid, call the appropriate number listed below at the Federal Student Aid Information Center between 9 a.m. and 8 p.m. (Eastern Time); Monday through Friday:

1-800-4-FED-AID (1-800-433-3243),

This is a toll-free number.

The Information Center can

- assist you in completing the FAFSA.
- tell you whether a school participates in the federal student aid programs and that school's student loan default* rate.
- explain federal student aid eligibility requirements.
- explain the process of determining financial need and awarding aid.
- send federal student aid publications to you.

Call 1-319-337-5665 at the Information Center if you want to

- find out if your federal student financial aid application has been processed.
- request a copy of your *Student Aid Report* (SAR).
- provide notification of a change in your address.
- have your application information sent to a specific school.

Please note that you'll have to pay for this call. Collect calls cannot be accepted, and these services are not available through the toll-free number given above.

If you're hearing-impaired, you may call 1-800-730-8913, which is a toll-free TDD number at the Information Center. Call this number for help with any federal student aid questions you may have.

If you have reason to suspect any fraud, waste, or abuse involving federal student aid funds, you may call 1-800-MIS-USED (1-800-647-8733), a toll-free number, which is the hotline to the U.S. Department of Education's Inspector General's office. You may remain anonymous, if you wish.



The Student Guide is also available online, on the Department of Education's World Wide Web site through the Internet. The Site address is

www.ed.gov/prog_info/SFA/StudentGuide

Help in completing the FAFSA is available online too. The address is

www.ed.gov/prog_info/SFA/FAFSA

A list of Title IV school codes that you may need to complete the FAFSA is available at

www.ed.gov/offices/OPE/t4_codes.html

*See "Important Terms," pages 32 to 34.



Federal Pell Grants

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What is a Federal Pell Grant?

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. (A professional degree would include a degree in a field such as pharmacy or dentistry.) For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.

How do I qualify?

To determine if you're eligible financially, the U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information you report when you apply. (See page 2.) The formula produces an Expected Family Contribution (EFC) number. Your *Student Aid Report* (SAR) contains this number and will tell you if you're eligible.

How much money can I get?

Awards for the 1997-98 award year (July 1, 1997 to June 30, 1998) will depend on program funding. The maximum award for the 1996-97 award year was \$2,470. You can receive only one Pell Grant in an award year. How much you get will depend not only on your EFC but on your cost of attendance,* whether you're a full-time or part-time student, and whether you attend school for a full academic year* or less. You may not receive Pell Grant funds from more than one school at a time.

How will I be paid?

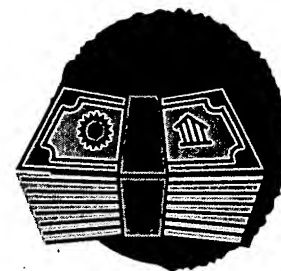
Your school can either credit the Pell Grant funds to your school account, pay you directly (usually by check), or combine these methods. The school must tell you in writing how and when you'll be paid and how much your award will be. Schools must pay you at least once per term (semester, trimester, or quarter). Schools that do not use formally defined, traditional terms must pay you at least twice per academic year.*

*Can I receive a Federal Pell Grant if I am enrolled less than half time?**

Yes, if you're otherwise eligible. You won't receive as much as if you were enrolled full time, but your school must disburse your Pell Grant funds in accordance with your enrollment status and cannot refuse you an award simply because you're enrolled less than half time.*

*See "Important Terms," pages 32 to 34.

Direct and FFEL Stafford Loans



Direct and FFEL Stafford Loans are the Department's major form of self-help aid. Direct Stafford Loans are available through the William D. Ford Federal Direct Loan (Direct Loan) Program and FFEL Stafford Loans are available through the Federal Family Education Loan (FFEL) Program. The terms and conditions of a Direct Stafford or a FFEL Stafford are similar. The major differences between the two are the source of the loan funds, some aspects of the application process, and the available repayment plans. Under the Direct Loan Program, the funds for your loan are lent to you directly by the U.S. government. If your school does not participate in Direct Loans, the funds for your loan are lent to you from a bank, credit union, or other lender that participates in the FFEL Program.

The Direct and FFEL programs also offer PLUS loans for parents of dependent students (see page 17) and Consolidation Loans (see page 20).

What kinds of Direct and FFEL Stafford Loans are available?

Direct and FFEL Stafford Loans are either subsidized or unsubsidized. A **subsidized** loan is awarded on the basis of financial need (see page 2). You will not be charged any interest before you begin repayment or during authorized periods of deferment (see page 12). The federal government "subsidizes" the interest during these periods.

An **unsubsidized** loan is not awarded on the basis of need. You'll be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it will be **capitalized**—that is, the interest will be added to the principal amount of your loan and additional interest will be based upon the higher amount. This will increase the amount you have to repay. If you choose to pay the interest as it accumulates, you'll repay less in the long run.

You can receive a subsidized loan and an unsubsidized loan for the same enrollment period.

Who can get a Direct or FFEL Stafford Loan?

If you're a regular student* enrolled in an eligible program* of study at least half time,* you may receive a Direct or FFEL Stafford Loan. You must also meet other general eligibility requirements (see page 2).

How much can I borrow?

If you're a dependent undergraduate student (see page 3) you can borrow up to

- \$2,625 if you're a first-year student enrolled in a program of study that is at least a full academic year.*
- \$3,500 if you've completed your first year of study and the remainder of your program is at least a full academic year.*
- \$5,500 a year if you've completed two years of study and the remainder of your program is at least a full academic year.*


If you're an independent undergraduate student or a dependent student whose parents are unable to get a PLUS Loan (see pages 17 through 19), you can borrow up to

- \$6,625 if you're a first-year student enrolled in a program of study that is at least a full academic year* (only \$2,625 of this amount may be in subsidized loans).
- \$7,500 if you've completed your first year of study and the remainder of your program is at least a full academic year* (only \$3,500 of this amount may be in subsidized loans).


*See "Important Terms," pages 32 to 34.

- \$10,500 a year if you've completed two years of study and the remainder of your program is at least a full academic year* (only \$5,500 of this amount may be in subsidized loans).

For periods of study that are less than an academic year,* the amounts you can borrow will be less than those just listed. Talk to your financial aid administrator to find out how much you can borrow.

 **NOTE:** *Direct and FFEL Stafford Loans are not made to students enrolled in programs that are less than one-third of an academic year.**

Generally, if you're a graduate student, you can borrow up to \$18,500 each academic year.* (Only \$8,500 of this amount may be in subsidized Stafford loans.)

 **NOTE:** *The amounts given above are the maximum yearly amounts you can borrow in both subsidized and unsubsidized loans. You may receive less than these yearly maximum amounts if you receive other financial aid that is used to cover a portion of your cost of attendance.**

The total debt you can have outstanding from all Stafford Loans combined is

- \$23,000 as a dependent undergraduate student.
- \$46,000 as an independent undergraduate student (only \$23,000 of this amount may be in subsidized loans).
- \$138,500 as a graduate or professional student (only \$65,500 of this amount may be in subsidized loans). The graduate debt limit includes any Stafford Loans received for undergraduate study.

What's the interest rate charged on these loans?

If you have a loan that was first disbursed on or after July 1, 1994, the interest rate could change each year of repayment depending on changes to the federal treasury bill interest rate, but it will never exceed 8.25 percent. The interest rate is adjusted each year on July 1. You'll be notified of interest rate changes throughout the life of your loan.

If you had loans that were first disbursed before July 1, 1994, the interest rate on these loans may be different. Check with the lender or agency that holds your loan.

If you have subsidized loans (see page 10), you will not be charged interest while you're enrolled in school at least half time,* during a grace period, or during authorized periods of deferment (see page 12). Interest will begin to accrue—that is, accumulate—when you enter repayment.

If you have unsubsidized loans, you'll be charged interest from the day the loan is disbursed until it is repaid in full, including in-school, grace, and deferment periods. You may choose to pay the interest during these periods, or it can be capitalized (see page 10).

Is there a charge for these loans?

You'll pay fees of up to 4 percent of the loan. These fees are deducted proportionately from each disbursement of your loan. For a FFEL Stafford Loan, a portion of this fee goes to the federal government to help reduce the cost of the loans. For a Direct Stafford Loan, all of this fee goes to the government to help reduce the cost of the loans. Also, if you don't make your loan payments when they're scheduled, you may be charged collection costs and late fees.



*See "Important Terms," pages 32 to 34.

When do I pay back these loans?

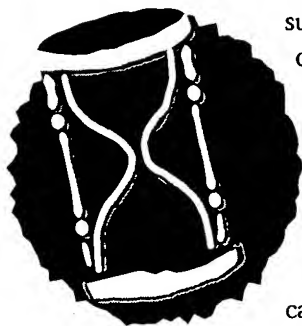
After you graduate, leave school, or drop below half-time* enrollment, you have six months before you begin repayment. This is called a "grace period."

During the grace period on a subsidized loan, you don't have to pay any principal, and no interest will be charged. During the grace period on an unsubsidized loan, you don't have to pay any principal, but interest will be charged. You can either pay the interest or allow it to be capitalized (see page 10).

After you leave school or drop below half-time* enrollment, you'll receive information about repayment and will be notified of the date repayment begins. However, you're responsible for beginning repayment on time, even if you don't receive this information.

Is it ever possible to postpone repayment of my loan?

Yes. Under certain circumstances, you can receive a deferment or forbearance on your loan. A deferment allows you to temporarily postpone payments on your loan. If you have a



subsidized loan, you will not be charged interest during the deferment. If your loan is unsubsidized, you will be responsible for the interest on the loan during the deferment. If you don't pay the interest as it accrues, it will be capitalized (see page 10). See

page 28 for the list of deferments available if your loan was first disbursed on or after July 1, 1993. For information on deferments for loans disbursed prior to that date, Direct Stafford Loan borrowers should contact the Direct Loan Servicing Center. FFEL Stafford borrowers should contact the lender or agency holding the loans. You can't receive a deferment if your loan is in default.*

If you are temporarily unable to meet your repayment schedule but are not eligible for a deferment, you may receive **forbearance** for a limited and specified period. During forbearance, your payments are postponed or reduced. Whether your loans are subsidized or unsubsidized, you will be charged interest. If you don't pay the interest as it accrues, it will be capitalized (see page 10).

For example, you may be granted forbearance if you are

- unable to pay due to poor health or other unanticipated personal problems.
- serving in a medical or dental internship or residency.
- serving in a position under the National Community Service Trust Act of 1993.
- obligated to make payments on certain federal student loans that are equal to or greater than 20 percent of your monthly gross income.

Deferments and forbearances are not automatic. If you have a Direct Stafford Loan, you must contact the Direct Loan Servicing Center to request either option. If you have a FFEL Stafford Loan, you must contact the lender or agency that holds your loan. For either program, you may have to provide documentation to support your request. **You must continue making scheduled payments until you receive notification that the deferment or forbearance has been granted.**

Can my loan be discharged (canceled)?

Yes, in certain circumstances. A discharge releases you from all obligation to repay the loan. A complete listing of discharge conditions is given on page 29.

*See "Important Terms," pages 32 to 34.

Your loan can't be discharged because you didn't complete the program of study at the school (unless you were unable to complete the program because the school closed), didn't like the school or the program of study, or didn't obtain employment after completing the program of study.

Repayment assistance (not a discharge but another way to satisfy your obligation to repay) may be available if you serve in the military. For more information, contact your recruiting officer.

For more information about discharge or repayment assistance, Direct Stafford Loan borrowers should contact the Direct Loan Servicing Center. FFEL Stafford Loan borrowers should contact the lenders or agencies that hold their loans.

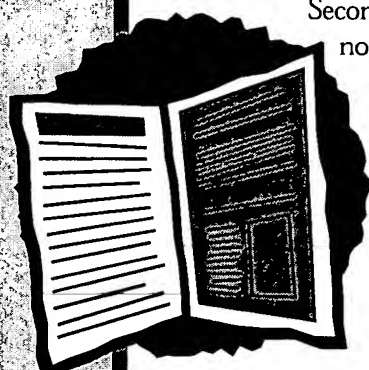
Direct Stafford Loans

The processes of applying for a loan and paying funds to the borrower, as well as the methods of repayment, differ somewhat for Direct Stafford Loans and FFEL Stafford Loans.

How do I apply for a Direct Stafford Loan?

First, complete the 1997-98 *Free Application for Federal Student Aid* (FAFSA) or Renewal FAFSA. (See page 4.) After your FAFSA is processed, your school will review the results and will inform you of your loan eligibility.

Second, complete the promissory note* provided by your school or the Direct Loan Servicing Center. Remember, the promissory note* is a legal document requiring you to repay the loan. Read it carefully before you sign.



NOTE: *Your school can refuse to certify your loan application or can certify a loan for an amount less than you would otherwise be eligible for, if the school documents the reason for its action and explains the reason to you in writing. The school's decision is final and cannot be appealed to the U.S. Department of Education.*

How will I receive my Direct Stafford Loan?

The U.S. Department of Education will pay you through your school. In most cases, your loan will be disbursed in at least two installments; no installment can be greater than half the amount of your loan.

Your loan money must first be used to pay for your tuition and fees, room and board, and other school charges. If loan money remains, you'll receive the funds by check or in cash unless you give the school written permission to hold the funds until later in the enrollment period.

If you're a first-year undergraduate student and a first-time borrower, your first payment may not be disbursed until 30 days after the first day of your enrollment period. This way, you won't have to repay the loan if you don't begin classes or if you withdraw during the first 30 days of classes. (However, you may owe money to the school for a portion of tuition or other fees.)

How do I pay back my Direct Stafford Loan?

The Direct Loan Program offers four repayment plans that are available to borrowers of Direct Stafford Loans. The repayment plans will be explained in more detail during entrance and exit counseling sessions at your school. The chart on page 14 shows estimated monthly payments for various loan amounts under each of the plans. In some cases it may be beneficial for you

*See "Important Terms," pages 32 to 34.

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Examples of Typical Beginning Payments for Direct Loan Repayment Plans¹

Monthly and Total Payments Under Different Repayment Plans

Total Debt When Borrower Enters Repayment	Standard		Graduated		Extended		Income Contingent ² (Income=\$25,000)			
							Single		Married/HOH ³	
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
\$2,600	\$50	\$3,228	\$25	\$4,227	\$50	\$3,228	\$24	\$4,589	\$23	\$4,634
4,000	50	5,827	28	6,924	50	5,827	37	7,060	36	7,129
7,500	92	11,039	53	12,982	82	11,839	69	13,237	67	13,366
10,000	123	14,718	70	19,085	97	17,463	93	17,650	89	17,822
15,000	184	22,078	105	28,628	146	26,194	139	26,474	134	26,732

¹Note: Payments are calculated using the maximum interest rate of 8.25% for student borrowers.

²Assumes a 5% annual income growth (Census Bureau).

³HOH is Head of Household. Assumes a family size of two.

to consolidate one or more of your Direct Stafford Loans into a Consolidation Loan. See page 20 for more information on loan consolidation.

You may choose one of the following repayment plans

- The **Standard Repayment Plan** requires you to pay a fixed amount each month—at least \$50—for up to 10 years. The length of your actual repayment period will depend on your loan amount.
- The **Extended Repayment Plan** allows you to extend loan repayment over a period that is generally 12 to 30 years, depending on your loan amount. Your monthly payment may be lower than it would be if you repaid the same total loan amount under the Standard Repayment Plan, but you may repay a higher total amount of interest because the repayment period may be longer. The minimum monthly payment is \$50.
- Under the **Graduated Repayment Plan**, your payments will be lower at first and then increase generally every two years. The length of your repayment period will generally range from 12 to 30 years, depending on your loan amount. Your monthly payment may range from 50 percent to 150 percent of what it would be if you were repaying the same total loan amount under the Standard Repayment Plan. However, you'll repay a higher total amount of interest because the repayment period is longer than it is under the Standard Repayment Plan.
- The **Income Contingent Repayment Plan** bases your monthly payment on your yearly income and your loan amount. As your income rises or falls, so do your payments. After 25 years, any remaining balance on the loan will be forgiven, but you may have to pay taxes on the amount forgiven.

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Loan payments are made to the U.S. Department of Education. For more information on repayment options, write for a copy of the *Direct Loans Repayment Book* at the following address:

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

FFEL Stafford Loans


The processes of applying for a loan and paying funds to the borrower, as well as the methods of repayment, differ somewhat for Direct Stafford Loans and FFEL Stafford Loans.

How do I apply for a FFEL Stafford Loan?

First, complete the 1997-98 *Free Application for Federal Student Aid* (FAFSA) or Renewal FAFSA. (See page 4.) After your FAFSA is processed, your school will review the results and will inform you about your general loan eligibility.

Second, complete the *Federal Stafford Loan Application and Promissory Note*, available from your school, a lender, or your state guaranty agency.* Remember, the promissory note* is a legal document requiring you to repay the loan. Read it carefully before you sign.

Third, take your completed *Federal Stafford Loan Application and Promissory Note* to the school you plan to attend. After the school completes its portion of the application, you (or the school on your behalf) must send the application to a lender for evaluation.

 **NOTE:** Your school can refuse to certify your loan application, or can certify a loan for an amount less than you would otherwise be eligible for, if the school documents the reason for its action and explains the reason to you in writing. The school's decision is final and cannot be appealed to the U.S. Department of Education.

How can I find a lender?

Contact your school or the guaranty agency* that serves your state. For your agency's address and telephone number, and for more information about borrowing, call the Federal Student Aid Information Center's toll-free number: 1-800-4-FED-AID (1-800-433-3243).

How will I receive my FFEL Stafford Loan?

In most cases, the lender will send the loan funds to your school in at least two installments. No installment can be greater than half the amount of your loan.

Your loan money must first be used to pay for your tuition and fees, room and board, and other school charges. If loan money remains, you'll receive the funds by check or in cash, unless you give the school written permission to hold the funds until later in the enrollment period.

If you're a first-year undergraduate student and a first-time borrower, your first payment may not be disbursed until 30 days after the first day of your enrollment period. This way, you won't have to repay the loan if you don't begin classes or if you withdraw during the first 30 days of classes. (However, you may owe money to the school for a portion of tuition or other fees.)

How do I pay back my FFEL Stafford Loan?

There are three repayment plans that are available to borrowers of FFEL Stafford Loans if your first FFEL Program Loan was disbursed on or after July 1, 1993. All the repayment plans require you to repay the loan within 10 years. The repayment plans will be explained in more detail during entrance and exit counseling sessions at your school. The chart on page 16 shows examples of estimated monthly payments for various loan amounts under each of the

*See "Important Terms," pages 32 to 34.

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plans. Aspects of these repayment plans will vary by lender. Check with the lender for complete information.

You may choose one of the following repayment plans

- A **Standard Repayment Plan** requires you to pay a fixed amount each month—at least \$50 or the interest that has accrued.
- Under a **Graduated Repayment Plan**, your payments will be lower at first and then increase over time. No scheduled payment may be more than three times greater than any other of your scheduled payments.

- An **Income-Sensitive Repayment Plan** bases your monthly payment on your yearly income and your loan amount. As your income rises or falls, so do your payments. No single required payment may be more than three times greater than any other of your required payments. Each of your payments must at least equal the interest accrued on the loan between scheduled payments.

In some cases it may be beneficial for you to consolidate one or more of your FFEL Stafford Loans into a Consolidation Loan. See page 20 for more information on loan consolidation.

Examples of Typical Beginning Payments for FFEL Repayment Plans¹

Total Debt When Borrower Enters Repayment	Monthly and Total Payments Under Different Repayment Plans					
	Standard ²		Graduated ³		Income-sensitive ⁴ (Income=\$25,000)	
	Per Month	Total	Per Month	Total	Per Month	Total
\$2,600	\$50	\$3,228	\$30	\$3,872	\$83	\$2,927
4,000	50	5,827	30	6,345	83	4,818
7,500	92	11,039	52	12,009	83	12,049
10,000	123	14,718	69	16,012	83	17,783
15,000	184	22,078	103	24,018	103	28,265

¹Note: Payments are calculated using the maximum interest rate of 8.25% for student borrowers.

²Equal and fixed monthly payments (\$50 minimum).

³Interest payments are for the first 48 months only; equal and fixed payment for the last 72 months.

⁴Assumes a 5% annual income growth (Census Bureau). Payment equals lesser of interest only or 4% of income. If payment amount is less than under the Standard Repayment Plan amount in any year, the term is extended by one year. The maximum number of extensions is five. That is, the maximum term is 15 years, the last 10 of which would be under the Standard Repayment Plan (equal and fixed).

PLUS Loans (Loans for Parents)

PLUS loans enable parents with good credit histories to borrow to pay the education expenses of each child who is a dependent undergraduate student enrolled at least half time.* (See page 3.) PLUS loans are available through both the Direct Loan and FFEL programs. Most of the benefits to parent borrowers are identical in the two programs.

Are there any borrowing requirements my parents have to meet?

Yes. To be eligible to receive a PLUS Loan, your parents generally will be required to pass a credit check. If they don't pass the credit check, they might still be able to receive a loan if someone, such as a relative or friend who is able to pass the credit check, agrees to endorse the loan, promising to repay it if your parents should fail to do so. Your parents might also qualify for a loan even if they don't pass the credit check if they can demonstrate that extenuating circumstances exist. You must meet the general eligibility requirements for federal student financial aid. (See page 2.) Your parents must also meet some of these general requirements. For example, your parents must meet citizenship* requirements and may not be in default* or owe a refund to any SFA Program.

How much can my parents borrow?

The yearly limit on a PLUS Loan is equal to your cost of attendance* minus any other financial aid you receive. For example, if your cost of attendance* is \$6,000 and you receive \$4,000 in other financial aid, your parents could borrow up to—but no more than—\$2,000.

What's the interest rate on PLUS loans?

The interest rate is variable, but it will never exceed 9 percent. The interest rate is adjusted each year on July 1. Your parents will be notified of interest rate changes throughout the life of their loan(s). Interest is charged on the loan from the date the first disbursement is made until the loan is paid in full.

Is there a charge for a PLUS Loan?

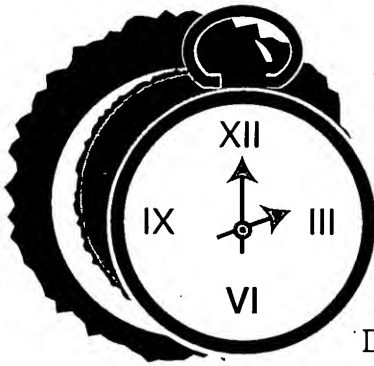
Your parents will pay a fee of up to 4 percent of the loan. This fee is deducted proportionately each time a loan payment is made. For a FFEL PLUS Loan, a portion of this fee goes to the federal government to help reduce the cost of the loans. For a Direct PLUS Loan, all of this fee goes to the government to help reduce the cost of the loans. Also, if your parents don't make their loan payments when they're scheduled, they may be charged collection costs and late fees.

When do my parents begin repaying a PLUS Loan?

Generally, within 60 days after the final loan disbursement for the academic year. There is no grace period for these loans. This means that interest begins to accumulate at the time the first disbursement is made. Your parents must begin repaying both principal and interest while you're in school.



*See "Important Terms," pages 32 to 34.



Is it ever possible to postpone repayment of a PLUS Loan?

Yes. Under certain circumstances, your parents can receive a deferment or forbearance on their loan.

Deferment and forbearance are explained on page 12.

Generally, the conditions for eligibility and procedures for requesting a deferment or forbearance that apply to Stafford Loans also apply to PLUS loans. However, since all PLUS loans are unsubsidized, your parents will be charged interest during periods of deferment or forbearance. If they do not pay the interest as it accrues, it will be capitalized (see page 10).

Can a PLUS Loan be discharged (canceled)?

Yes, under certain circumstances. A discharge releases your parents from all obligation to repay the loan. A complete listing of discharge conditions is given on page 29.

Your parents' loan cannot be discharged because you didn't complete your program of study at your school (unless you were unable to complete the program because the school closed), didn't like the school or the program of study, or didn't obtain employment after completing the program of study.


For more information about loan discharge or repayment, Direct PLUS Loan borrowers should contact the Direct Loan Servicing Center. FFEL PLUS Loan borrowers should contact the lenders or agencies that hold their loans.

Direct PLUS Loans

The processes of applying for a loan and paying funds to the borrower, as well as the repayment plans offered, differ somewhat for Direct PLUS Loans and FFEL PLUS Loans.

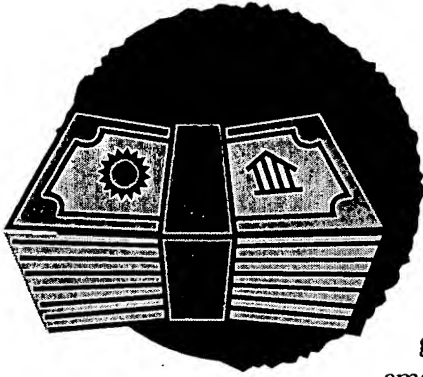
How do my parents apply for a Direct PLUS Loan?

Your parents must fill out a *Direct PLUS Loan Application and Promissory Note*, which is available from your school's financial aid office. (It is not necessary for you or your parents to fill out a FAFSA to apply for this loan, unless your school requires it.)

 **NOTE:** *Your school can refuse to certify your parents' loan application, or can certify a loan for an amount less than they would otherwise be eligible for, if the school documents the reason for its action and explains the reason to your parents in writing. The school's decision is final and cannot be appealed to the U.S. Department of Education.*

Do my parents need to find a lender?

No. Under the Direct Loan Program, their lender will be the U.S. Department of Education. Your school assists the federal government in administering the Direct Loan Program by distributing the loan application, processing the loan, and disbursing the loan funds.



How will my parents be paid?

In most cases, your school will disburse the loan funds in at least two installments (no installment can be greater than half the loan amount). The funds will first

be used to pay for your tuition and fees, room and board, and other school charges. If any loan money remains, your parents will receive the amount as a check or in cash, unless they authorize it to be released to you or to be put in your school account. Any remaining loan money must be used for your education expenses.

How do my parents pay back the loan?

Your parents can choose the Standard, Extended, or Graduated Repayment Plan. (See page 14.) The Income Contingent Repayment Plan is not an option for Direct PLUS borrowers.

FFEL PLUS Loans

The processes of applying for a loan and paying funds to the borrower, as well as the repayment plans offered, differ somewhat for FFEL PLUS Loans and Direct PLUS Loans.

How do my parents apply for a FFEL PLUS Loan?

Your parents must submit a completed PLUS loan application (available from your school, a lender, or your state guaranty agency*) to your school. After the school completes its portion of the application, it must be sent to a lender for evaluation. Because your financial need does not have to be evaluated, you do not need to file a FAFSA unless your school requires it.



NOTE: Your school can refuse to certify your parents' loan application, or can certify a loan for an amount less than they would otherwise be eligible for, if the school documents the reason for its action and explains the reason to your parents in writing. The school's decision is final and cannot be appealed to the U.S. Department of Education.

How can my parents find a lender?

Your parents should contact your school or the guaranty agency* that serves your state. For your agency's address and telephone number, and for more information about borrowing, call the Federal Student Aid Information Center's toll-free number: 1-800-4-FED-AID (1-800-433-3243).

How will my parents be paid?

In most cases, the lender will send the loan funds to your school in at least two installments (no installment can be greater than half the loan amount). The funds will first be used to pay for your tuition and fees, room and board, and other school charges. If any loan money remains, your parents will receive the amount as a check or in cash, unless they authorize it to be released to you or to be put in your school account. Any remaining loan money must be used for your education expenses.

How do my parents pay back the loan?

The lender will arrange a repayment schedule. The schedule will provide for a minimum of \$600 to be paid annually and a maximum repayment period of 10 years (excluding periods of deferment and forbearance).

*See "Important Terms," pages 32 to 34.



Consolidation Loans

A Consolidation Loan is designed to help student and parent borrowers simplify loan repayment by allowing the borrower to consolidate several types of federal

student loans with various repayment schedules into one loan. You can even consolidate just one loan into a Direct Consolidation Loan to get benefits such as flexible repayment options. If you have more than one loan, a Consolidation Loan simplifies the repayment process because you make only one payment a month. Also, the interest rate on the Consolidation Loan may be lower than what you're currently paying on one or more of your loans. If you're in default* on a federal education loan, you may receive a Consolidation Loan if certain conditions are met.

Both the Direct Loan Program and the FFEL Program offer consolidation loans. Direct Consolidation Loans are available from the U.S. Department of Education. FFEL Consolidation Loans are available from participating lenders such as banks, credit unions, and savings and loan associations.

Direct Consolidation Loans

Who is eligible for a Direct Consolidation Loan?

You can get a Direct Consolidation Loan during your grace period, once you have entered repayment, or during periods of deferment or forbearance. You must consolidate at least one Direct Loan or FFEL Loan. If you don't have a Direct Loan, but you have a FFEL Loan, you must first contact a FFEL lender who makes FFEL Consolidation Loans to ask about obtaining a FFEL Consolidation Loan. If you are eligible for the

Direct Loan Income Contingent Repayment Plan and you are unable to obtain a FFEL Consolidation Loan or one with income-sensitive repayment terms that are acceptable to you, you are eligible to apply for a Direct Consolidation Loan.

If you are still in school, you may apply for a Direct Consolidation Loan for any Direct Loans or FFEL Loans if you are attending at least half time* and have at least one Direct Loan or FFEL Program loan in an in-school period. (Generally, your loan is in an in-school period if you have been continuously enrolled at least half time* since the loan was disbursed.) In addition, if the school you are attending is not a Direct Loan school, at least one of the loans that you consolidate must be a Direct Loan.

If you're in default* on a federal education loan, you may be able to receive a Direct Consolidation Loan. For more information, contact the Loan Origination Center's Consolidation Department at 1-800-557-7392. If you are hearing impaired, you may call the TDD number at 1-800-557-7395.

What kinds of loans can be consolidated under a Direct Consolidation Loan?

Most federal student loans and PLUS loans can be consolidated. All the loans discussed in the *Guide* are eligible for consolidation. The Loan Origination Center's Consolidation Department can give you a complete listing of eligible loans. The toll-free telephone number of the Center's Consolidation Department is 1-800-557-7392. If you are hearing impaired, you may call the TDD number at 1-800-557-7395.

*See "Important Terms," pages 32 to 34.

Loans that are consolidated into a Direct Consolidation Loan fall into one of three categories:

- Direct Subsidized Consolidation Loans
- Direct Unsubsidized Consolidation Loans
- Direct PLUS Consolidation Loans

If you have loans from more than one category, you still have only one Direct Consolidation Loan and make only one monthly payment. However, interest rates differ depending on the loan category, as do repayment and deferment options for the borrower.

What is the interest rate on a Direct Consolidation Loan?

For Direct Subsidized and Unsubsidized Consolidation Loans, the interest rate is variable but cannot exceed 8.25 percent. For Direct PLUS Consolidation Loans, the interest rate is also variable and may not exceed 9 percent. These interest rates are adjusted each year on July 1.

How do I pay back my Direct Consolidation Loan?

Generally, all the Direct Loan repayment plans are available to borrowers of Direct Consolidation Loans. However, some restrictions may apply. For example, Direct PLUS Consolidation Loans are not eligible to be repaid under the Income Contingent Repayment Plan.

How can I get a Direct Consolidation Loan?

You'll be given more information about consolidation loans during entrance and exit counseling sessions at your school. You may also contact the Loan Origination Center's Consolidation Department at 1-800-557-7392. If you are hearing impaired, you may call the TDD number, 1-800-557-7395.

FFEL Consolidation Loans

Who is eligible for a FFEL Consolidation Loan?

You can get a FFEL Consolidation Loan during your grace period or once you have entered repayment.

If you're in default* on a federal education loan, you may be able to receive a FFEL Consolidation Loan. For more information, contact a lender that participates in the FFEL Consolidation Loan Program.

What kinds of loans can be consolidated under a FFEL Consolidation Loan?

Most federal student loans and FFEL PLUS loans can be consolidated. Most of the loans discussed in the *Guide* are eligible for consolidation; Direct Loans may not be consolidated under a FFEL Consolidation Loan. A participating lender can give you a complete listing of eligible loans.

There are two types of FFEL Consolidation Loans:

- Subsidized FFEL Consolidation Loans
- Unsubsidized FFEL Consolidation Loans

If all of the loans you consolidate are subsidized, you'll receive a Subsidized FFEL Consolidation Loan. If any loan you consolidate is unsubsidized, you'll receive an Unsubsidized FFEL Consolidation Loan for all loans, including those that were subsidized.

*See "Important Terms," pages 32 to 34.

What's the interest rate on a FFEL Consolidation Loan?

The interest rate for your FFEL Consolidation Loan will be the weighted average of the original interest rates of the loans being consolidated. The rate is rounded up to the nearest whole percent.

How do I pay back my FFEL Consolidation Loan?

All the FFEL repayment plans are available to borrowers of FFEL Consolidation Loans.

How can I get a FFEL Consolidation Loan?

You'll be given more information about consolidation loans during entrance and exit counseling sessions at your school. You may also contact the consolidation department of a participating lender for an application or more information.



Campus-Based Programs

The three programs discussed in this section are called campus-based programs because they're administered directly by the financial aid office at each participating school. Not all schools participate in all three programs. The Federal Supplemental Educational Opportunity Grant (FSEOG)

Program awards grants; the Federal Work-Study Program offers jobs; and the Federal Perkins Loan Program offers loans. Even though each program is different, they have these characteristics in common:

- How much aid you receive depends on your financial need (see page 2), on the amount of other aid you'll receive, and on the availability of funds at your school. Unlike the Federal Pell Grant Program, which provides every eligible student with funds, each school participating in any of the campus-based programs receives a certain amount of funds for each campus-based program each year. When that money is gone, no more awards can be made from that program for that year.

- Each school sets its own deadlines for students to apply for campus-based funds. The deadlines will usually be earlier than the U.S. Department of Education's deadline for filing a federal student financial aid application (in this case, June 30, 1998). Ask your financial aid administrator about the school's deadlines. You may miss out on aid from these programs if you don't apply early!

Federal Supplemental Educational Opportunity Grants

What is a Federal Supplemental Educational Opportunity Grant?

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need—that is, students with the lowest Expected Family Contributions (EFCs)—and gives priority to students who receive Federal Pell Grants. An FSEOG doesn't have to be paid back.



What's the difference between the FSEOG and Federal Pell Grant?

The U.S. Department of Education guarantees that each participating school will receive enough money to pay the Federal Pell Grants of its eligible students. There's no guarantee every eligible student will be able to receive a FSEOG; students at each school are paid based on the availability of funds at that school.

How much money can I get?

You can get between \$100 and \$4,000 a year, depending on when you apply, your level of need, and the funding level of the school you're attending.

How will I be paid?

Your school will credit your account, pay you directly (usually by check), or combine these methods. Schools must pay students at least once per term (semester, trimester, or quarter). Generally, schools that do not use traditional terms must pay you at least twice during the academic year.*

Federal Work-Study

What is Federal Work-Study?

The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to your course of study.

How much will I make?

Your Federal Work-Study salary will be at least the current federal minimum wage, but it may be higher, depending on the type of work you do and the skills required. Your total Federal Work-Study award depends on when you apply, your level of need, and the funding level of your school.

How will I be paid?

If you're an undergraduate, you'll be paid by the hour. If you're a graduate student, you may be paid by the hour or you may receive a salary. No Federal Work-Study student may be paid by commission or fee. Your school must pay you directly at least once a month.

Are Federal Work-Study jobs on campus or off campus?

Both. If you work on campus, you'll usually work for your school. If you work off campus, your employer will usually be a private non-profit organization or a public agency, and the work performed must be in the public interest. Some schools may have agreements with private for-profit employers for Federal Work-Study jobs, which must be relevant to your course of study. If you attend a proprietary school, there may be further restrictions on the jobs you can be assigned.

Can I work as many hours as I want?

No. The amount you earn can't exceed your total Federal Work-Study award. When assigning work hours, your employer or financial aid administrator will consider your class schedule and your academic progress.

*See "Important Terms," pages 32 to 34.

Federal Perkins Loans

What is a Federal Perkins Loan?

A Federal Perkins Loan is a low-interest (5 percent) loan for both undergraduate and graduate students with exceptional financial need. Your school is your lender and the loan is made with government funds. You must repay this loan to your school.

How much can I borrow?

Depending on when you apply, your level of need, and the funding level of the school, you can borrow up to

- \$3,000 for each year of undergraduate study. The total amount you can borrow as an undergraduate is \$15,000.
- \$5,000 for each year of graduate or professional study. The total amount you can borrow as a graduate/professional student is \$30,000. (This includes any Federal Perkins Loans you borrowed as an undergraduate.)

Is there a charge for this loan?

A Perkins Loan borrower is not charged any fees. However, if you skip a payment, make a payment late, or make less than a full payment, you may have to pay a late charge plus any collection costs. Late charges will continue until your payments are current.

How will I be paid?

Your school will either pay you directly (usually by check) or credit your account. Generally, you'll receive the loan in at least two payments during the academic year.*

When do I pay back this loan?

If you're attending school at least half time,* you have nine months after you graduate, leave school, or drop below half-time* status before you must begin repayment. This is called a grace period. If you're attending less than half time,* check with your financial aid administrator to determine your grace period. At the end of your grace period, you must begin repaying your loan. You may be allowed up to 10 years to repay.

Examples of Typical Payments for Perkins Loan Repayment

Total Loan Amount	Number of Payments	Monthly Payment	Total Interest Charges	Total Repaid
\$3,000	119	\$31.84	\$817.86	\$3,817.86
	1	\$28.90		
\$5,000	119	\$53.06	\$1,363.40	\$6,363.40
	1	\$49.26		
\$15,000	119	\$159.16	\$4,090.85	\$19,090.85
	1	\$150.81		

*See "Important Terms," pages 32 to 34.

How much will I have to repay each month?

Your monthly payment amount will depend on the size of your debt and the length of your repayment period.

The chart on page 24 shows typical monthly payments and total interest charges for three different 5-percent loans over a 10-year period.

Can I postpone repayment of my Federal Perkins Loan?



Yes. Under certain circumstances, you can receive a deferment or forbearance on your loan. During a deferment, you are allowed to temporarily postpone payments on your loan, and no interest accrues. You may receive a deferment under certain conditions, such as unemployment.

See page 28 for the list of deferments available if your Perkins Loan was disbursed on or after July 1, 1993. If you have a loan that was disbursed before July 1, 1993, check your promissory note* for the deferments that apply to that loan.

Deferments are not automatic. You must apply for one through your school by using a deferment request form your school can give you. You must file your deferment request on time or you'll pay a late charge. For more details on deferments, contact your financial aid office.

If you are temporarily unable to meet your repayment schedule but are not eligible for a deferment, you can receive forbearance for a limited and specific period. During forbearance, your payments are postponed or reduced. Interest continues to accrue; you are responsible for it.

Forbearance isn't automatic either. You may be granted forbearance in up to 12-month intervals for up to three years. You must apply in writing for forbearance through the school that made your loan or the agency the school employs to service your loan. You'll have to provide documentation to support your request for forbearance. You must continue making scheduled payments until you are notified that deferment or forbearance has been granted.

Can my Federal Perkins Loan be canceled?



Yes. If the borrower dies or becomes totally and permanently disabled, the loan can be canceled. A loan can also qualify for cancellation under certain other conditions—as long as the borrower is not in default.* See page 29 for the list of cancellation conditions. For more information, contact your financial aid office.

If you serve as an enlisted person in certain specialties of the U.S. Army, the Army Reserves, the Army National Guard, or the Air National Guard, the U.S. Department of Defense may, as an enlistment incentive, repay a portion of your Federal Perkins Loan. Note that this is not a cancellation. If you think you qualify, contact your recruiting officer.

If you have any questions about the terms of your Federal Perkins Loan, repayment obligations, deferment, forbearance, or cancellation, check with the school that made the loan. Only that school may grant deferment, forbearance, or cancellation, or make other decisions concerning your loan.

*See "Important Terms," pages 32 to 34.



Borrower Responsibilities, Borrower Rights

Responsibilities

When you take out a student loan, you have certain responsibilities. Here are a few of them:

- When you sign a promissory note,* you're agreeing to repay the loan according to the terms of the note. The note is a binding legal document and states that, except in cases of discharge (see page 29), you must repay the loan—even if you don't complete your education; aren't able to get a job after you complete the program; or are dissatisfied with, or don't receive, the education you paid for. Think about what this obligation means before you take out a loan. If you don't repay your loan on time or according to the terms in your promissory note,* you may go into default,* which has very serious consequences.
- You must make payments on your loan even if you don't receive a bill or repayment notice. Billing statements (or coupon books) are sent to you as a convenience, but you're obligated to make payments even if you don't receive any notice.
- If you apply for a deferment or forbearance, you must continue to make payments until you are notified that the request has been granted. If you don't, you may end up in default.* You should keep a copy of any request form you submit, and you should document all contacts with the organization that holds your loan.
- You must notify the appropriate representative (school, agency, lender, or the Direct Loan Servicing Center) that manages your loan when you graduate, withdraw from school, or drop below half-time* status; change your name, address, or Social Security Number; or transfer to another school. If you borrow a Perkins Loan, your loan will be managed by the school that lends you the money or by an agency that the school assigns to service the loan. If you borrow a Direct Loan, it will be managed by the Direct Loan Servicing Center. If you borrow a FFEL Program Loan, it will be managed by your lender or its servicing agent. During your loan counseling session, you'll be given the name of the representative that manages your loan.
- Regardless of the type of loan you borrow, you must receive entrance counseling before you're given your first loan disbursement, and you must receive exit counseling before you leave school. These counseling sessions will be administered by your school and will provide you with important information about your loan. Your lender or the Direct Loan Servicing Center will provide you with additional information about your loan.

*See "Important Terms," pages 32 to 34.

Rights

You have certain rights as a borrower. Listed below are some of them.

Before your school makes your first loan disbursement, you'll receive the following information about your loan from your school, lender, and/or the Direct Loan Servicing Center:

- the full amount of the loan.
- the interest rate.
- when you must start repaying the loan.
- the effect borrowing will have on your eligibility for other types of financial aid.
- a complete list of any charges you must pay (loan fees) and information on how those charges are collected.
- the yearly and total amounts you can borrow.
- the maximum repayment periods and the minimum repayment amount.
- an explanation of default* and its consequences.
- an explanation of available options for consolidating or refinancing your loan.
- a statement that you can prepay your loan at any time without penalty.

Before you leave school, you'll receive the following information about your loan from your school, lender, and/or the Direct Loan Servicing Center:

- the amount of your total debt (principal and estimated interest), what your interest rate is, and the total interest charges on your loan.
- if you have FFEL Program Loans, the name of the lender or agency that holds your loan, where to send your payments, and where to write or call if you have questions.

- if you have Direct Loans, the address and telephone number of your Direct Loan Servicing Center.
- the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in default.*
- an explanation of available options for consolidating or refinancing your loan.
- a statement that you can prepay your loan without penalty at any time.

If you borrow a Federal Perkins Loan, the previous information will be provided to you by your school. If you borrow a Direct Loan or a FFEL Program Loan, this information will be provided to you by the Direct Loan Servicing Center or your lender, as appropriate.

If you have Direct or FFEL Stafford loans, your school will also provide you with the following information during your exit counseling session:

- a current description of your loans, including the average monthly anticipated payments of students from your school.
- a description of applicable deferment, forbearance, and discharge provisions.
- repayment options.
- advice about debt management that will help you in making your payments.
- notification that you must provide your expected permanent address, the name and address of your expected employer, the address of your next-of-kin, and any corrections to your school's records concerning your name, Social Security Number, references, and driver's license number (if you have one).

You have the right to a grace period before your repayment period begins. (Your parents do not receive a grace period for a PLUS Loan.) Your

*See "Important Terms," pages 32 to 34.

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grace period begins when you leave school or drop below half-time* status. The exact length of your grace period is shown on your promissory note.*

During exit counseling, your school, lender, and/or the Direct Loan Servicing Center as appropriate must give you a loan repayment schedule that states when your first payment is due, the number and frequency of payments, and the amount of each payment.

You must be given a summary of deferment and discharge (cancellation) provisions, including the

conditions under which the U.S. Department of Defense may repay your loan.

If you or your parents borrow a FFEL Program Loan, you (or your parents for a PLUS loan) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender or agency must notify the borrower of the sale; the identity of the new lender or agency holding the loan; the address to which the borrower must make payments; and the telephone numbers of both the old and new lender or agency.

Loan Deferment Summary

Deferment condition	Direct Loans ^{1,2}	FFEL Program Loans ^{1,3}	Perkins ⁴
At least half-time study at a postsecondary school	YES	YES	YES
Study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled	YES	YES	YES
Unable to find full-time employment	Up to 3 years	Up to 3 years	Up to 3 years
Economic hardship	Up to 3 years	Up to 3 years	Up to 3 years
Engaged in service listed under discharge/cancellation conditions (see page 29)	NO	NO	YES

¹For PLUS loans and unsubsidized student loans, only principal is deferred. Interest continues to accrue.

²Direct Loan borrowers who have outstanding balances on FFEL Loans disbursed prior to July 1993 will be eligible for additional deferments.

³Applies to loans first disbursed on or after July 1, 1993 to borrowers who have no outstanding FFEL Program Loan, Federal SLS loan or consolidation loan on the date they signed their promissory note. (Note that the SLS Program has been repealed beginning with the 1994-95 award year.)

⁴Applies to loans first disbursed on or after July 1, 1993.

NOTE: You must formally request a deferment through the procedures established by the holder of your loan, and you must continue making payments until you're notified that the deferment has been granted.

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Discharge/Cancellation Summary

Cancellation condition	Direct Loans	FFEL Program Loans	Perkins
Borrower's total and permanent disability or death	100% ¹	100% ¹	100%
Full-time teacher in a designated elementary or secondary school serving students from low-income families	NO	NO ³	Up to 100% ²
Full-time special education teacher (includes teaching children with disabilities in a public or other nonprofit elementary or secondary school)	NO	NO	Up to 100% ⁷
Full-time qualified professional provider of early intervention services for the disabled	NO	NO	Up to 100% ^{4,7}
Full-time teacher of math, science, foreign languages, bilingual education, or in other fields designated as teacher shortage areas	NO ³	NO ³	Up to 100% ^{4,7}
Full-time employee of a public or nonprofit child- or family-service agency providing services to high-risk children and their families from low-income communities	NO	NO	Up to 100% ^{4,7}
Full-time nurse or medical technician	NO	NO ³	Up to 100% ^{4,7}
For loans made on or after November 29, 1990, service as a full-time law enforcement or corrections officer	NO	NO	Up to 100% ⁷
Full-time service as a staff member in the educational component of a Head Start Program	NO	NO	Up to 100% ²
Service as a Vista or Peace Corps Volunteer	NO ³	NO ³	Up to 70% ²
Service in the Armed Forces	NO	NO	Up to 50% in areas of hostilities or imminent danger ²
Bankruptcy	In some cases ⁵	In some cases ⁵	In some cases ⁵
Closed school (before student could complete program of study) or false loan certification	100% ⁶	100% ⁶	NO

¹Includes death but not disability of the student for whom the parents borrowed. This additional provision applies to any such student who dies on or after July 23, 1992.

²Service qualifies for deferment also.

³No funding available for this benefit at this time. Does not apply to PLUS Loans.

⁴This benefit applies to Perkins Loans made on or after July 23, 1992.

⁵Seven years must have passed between the date the loan became due and the date the borrower files for bankruptcy (not counting deferment or forbearance periods). If seven years have not passed, cancellation is possible only if the bankruptcy court rules that repayment would cause undue hardship.

⁶For loans received on or after January 1, 1986.

⁷Service qualifies for deferment also for loans made on or after July 1, 1993.

⁸School falsely certified student's ability to benefit from the school's training or there is an unauthorized signature on the student's loan documentation.



Choosing a School Carefully

Education after high school costs you time, money, and effort. It's a big investment, and you should carefully evaluate the school you're considering.

Just because a school participates in the federal student aid programs does not mean the U. S. Department of

Education has endorsed the quality of the education the school offers. The Department does not approve a school's curriculum, policies, or administrative practices, except as they relate to how the school operates the federal student financial aid programs. It's up to you to check out the school. To find out about a school, you need to

- ask the school for a copy of the documents describing the school's accreditation and licensing. The accrediting and licensing agencies have evaluated the school and found it meets certain minimum requirements that the agencies have set.
- ask the school about its loan default* rate (the percentage of students who attended the school, took out federal student loans, and later went into default*). You may not be able to get aid from some of the Student Financial Assistance (SFA) Programs at a school if that school has a high default* rate.
- ask the school for a copy of its campus security report. The campus security report provides information on the school's campus security policies and campus crime statistics. Schools must publish and distribute a campus security report every year to all current students and employees of the school. In addition, if you contact a school and ask for admissions information, the school must inform you that its campus security report is available, provide you with a summary of the report, and let you know how you may obtain a copy. If you have evidence that any information provided in a school's campus security report is inaccurate, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).
- ask the school for its job placement rate. If the school advertises its job placement rates, it must also publish the most recent employment statistics, graduation statistics, and any other information necessary to back up its claims. This information must be available at, or before, the time you apply for admission to the school.
- ask the financial aid office about the school's refund policy. If you enroll but never begin classes, you should get most of your money back. If you begin attending classes but leave before completing your coursework, you may be able to get part of your money back. Keep in mind that if you receive federal student aid from any of the programs mentioned in the *Guide*—except for Federal Work-Study—and a refund is made, some or all of that money will be returned directly to those aid programs or to the lender for your loans.



NOTE: Even if you don't finish your coursework, you'll have to repay the loan funds you received, less any amount returned to your lender by the school.

*See "Important Terms," pages 32 to 34.

- **find out about financial aid availability.** You have the right to receive the following information from the school:
 - ✓ the financial assistance that is available, including information on all federal, state, local, private, and institutional financial aid programs.
 - ✓ the procedures and deadlines for submitting applications for each available financial aid program.
 - ✓ how a school selects financial aid recipients.
 - ✓ how the school determines your financial need.
 - ✓ how the school determines each type and amount of assistance in your financial aid package.*
 - ✓ how and when you'll receive your aid.
 - ✓ how the school determines whether you're making satisfactory academic progress,* and what happens if you're not. Whether you continue to receive federal financial aid depends, in part, on whether you make satisfactory academic progress.*
 - ✓ if you're offered a Federal Work-Study job (see page 23), what the job is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you'll be paid.
 - ✓ the location, hours, and counseling procedures of the school's financial aid office.
- **talk to high school counselors, local employers, and the state higher education agency.** See if any complaints about the school have been filed with the local Better Business Bureau, Chamber of Commerce, or consumer protection division of the state attorney general's office. Contact these organizations if you have a complaint about a school.
- **you may also wish to ask the school for a copy of its "equity-in-athletics" report.** Any coeducational school where you can receive SFA Program assistance that has an interschool athletic program must prepare an equity-in-athletics report giving financial and statistical information for men's and women's sports. This information is designed to make students aware of a school's commitment to providing equitable athletic opportunities for its men and women students.

You're paying for a quality education. Make sure you get it.

*See "Important Terms," pages 32 to 34.

Important Terms

Academic Year: A period of time schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester, during which a student must complete 24 semester hours. Academic years vary from school to school, and even from educational program to educational program at the same school.

Citizen/Eligible Noncitizen: You must be one of the following to receive federal student aid:

- ✓ U.S. citizen
- ✓ U.S. national (includes natives of American Samoa or Swain's Island)
- ✓ U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card)

If you're not in one of these categories, you must have an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations in order to be eligible:

- ✓ "Refugee"
- ✓ "Asylum Granted"
- ✓ "Indefinite Parole" and/or "Humanitarian Parole"
- ✓ "Cuban-Haitian Entrant, Status Pending"
- ✓ "Conditional Entrant" (valid only if issued before April 1, 1980)
- ✓ Other eligible noncitizen with a Temporary Resident Card (I-688)

Or you can be eligible based on the Family Unity Status category with an approved I-797 (Voluntary Departure and Immigrant Petition).

If you have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you aren't eligible for federal student aid.

If you're in the United States on an F1 or F2 student visa only, or on a J1 or J2 exchange visitor visa only, you can't get federal student aid. Also, persons with G series visas (pertaining to international organizations) are not eligible for federal student aid.



NOTE: Citizens and eligible noncitizens may also receive loans from the FFEL and Direct Loan Programs at participating foreign schools.

Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, and Palau are eligible only for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOGs), or Federal Work-Study. These applicants should check with their financial aid administrators for more information.

Cost of Attendance (COA): The total amount it will cost a student to go to school—usually expressed as a yearly figure. It is determined using rules established by the U.S. Congress. The COA includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, transportation, loan fees (if applicable), dependent care, costs related to a disability, and miscellaneous expenses. Also included are reasonable costs for eligible study-abroad programs. An allowance (determined by the school) is included for reasonable costs connected with a student's employment as part of a cooperative education program. For students attending less than half time,* the COA includes only tuition and fees and an allowance for books, supplies, transportation, and dependent-care expenses.

*See "Important Terms," pages 32 to 34.

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Talk to the financial aid administrator at the school you're planning to attend if you have any unusual expenses that might affect your cost of attendance.

Default: Failure to repay a loan according to the terms agreed to when you signed a promissory note.* Default also may result from failure to submit requests for deferment or cancellation on time. If you default, your school, the lender or agency that holds your loan, the state, and the federal government may all take action to recover the money, including notifying national credit bureaus of your default. This may affect your credit rating for a long time. For example, you may find it very difficult to borrow from a bank to buy a car or a house.

In addition, the lender or agency holding your loan may ask your employer to deduct payments from your paycheck. Also, you may be liable for expenses incurred in collecting the loan. If you decide to return to school, you're not entitled to receive any more federal student aid or any of the deferments listed on page 28. The U.S. Department of Education may ask the U.S. Internal Revenue Service to withhold your income tax refund, and the amount of your refund will be applied toward the amount you owe.

Eligible Program: A course of study that leads to a degree or certificate and meets the U.S. Department of Education's requirements for an eligible program. To get federal financial aid, you must be enrolled in an eligible program, with two exceptions:

- If a school has told you that you must take certain coursework to qualify for admission into one of its eligible programs, you can get a Direct Loan or a FFEL Program Loan (or your parents can get a PLUS Loan) for up to 12 consecutive months while you're

completing that coursework. You must be enrolled at least half time,* and you must meet the usual student aid eligibility requirements.

- If you're enrolled at least half time* in a program to obtain a professional credential or certification required by a state for employment as an elementary or secondary school teacher, you can get a Federal Perkins Loan, Federal Work-Study, a FFEL Stafford Loan, a Direct Loan (or your parents can get a PLUS Loan) while you're enrolled in that program.

Financial Aid Package: The total amount of financial aid (federal and nonfederal) a student receives.

General Education Development (GED)

Certificate : A certificate students receive if they've passed a specific, approved high school equivalency test. Students who don't have a high school diploma but who have a GED may still qualify for federal student aid. A school that admits students without a high school diploma must make a GED program in the vicinity of the school available to these students and must inform them about the program.

Guaranty Agency: The organization that administers the FFEL Program for your school. The federal government sets loan limits and interest rates, but each guaranty agency is free to set its own additional limitations, within federal guidelines. This agency is the best source of information on FFEL Program loans. To find out the name, address, and telephone number of the agency serving your state, as well as information about borrowing, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

*See "Important Terms," pages 32 to 34.

Half Time: At schools measuring progress by credit hours and semesters, trimesters, or quarters, half-time enrollment is at least six semester hours or quarter hours per term. At schools measuring progress by credit hours but not using semesters, trimesters, or quarters, half-time enrollment is at least 12 semester hours or 18 quarter hours per year. At schools measuring progress by clock hours, half-time enrollment is at least 12 hours per week. Note that schools may choose to set higher minimums than these.

You must be attending school at least half time to be eligible to receive Direct or FFEL Program loans. Half-time enrollment is not a requirement to receive aid from the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, and Federal Perkins Loan programs.

Promissory Note: The binding legal document you sign when you get a student loan. It lists the conditions under which you're borrowing and the terms under which you agree to pay back the loan. It will include information about your interest rate and about deferment and cancellation provisions. It's very important to read and save this document because you'll need to refer to it later when you begin repaying your loan.

Regular Student: One who is enrolled in an institution to obtain a degree or certificate. Generally, to receive aid from the programs discussed in this booklet, you must be a regular student. (For some programs, there are exceptions to this requirement. See the definition of eligible program.*)

Satisfactory Academic Progress: To be eligible to receive federal student aid, you must maintain satisfactory academic progress toward a degree or certificate. You must meet your school's written standard of satisfactory progress. Check with your school to find out its standard.

If you received federal student aid for the first time on or after July 1, 1987, and you're enrolled in a program that's longer than two years, the following definition of satisfactory progress also applies to you: You must have a C average by the end of your second academic year* of study or have an academic standing consistent with your institution's graduation requirements. You must continue to maintain satisfactory academic progress for the rest of your course of study.

Selective Service Registration: If required by law, you must register, or arrange to register, with the Selective Service to receive federal student aid. The requirement to register applies to males who were born on or after January 1, 1960, are at least 18 years old, are citizens or eligible noncitizens,* and are not currently on active duty in the armed forces. (Citizens of the Federated States of Micronesia, the Marshall Islands, or Palau are exempt from registering.)

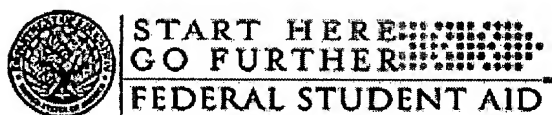
*See "Important Terms," pages 32 to 34.

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The IFAP online Library contains technical publications, regulations, and policy guidance on the administration of the Federal Student Aid programs.

Award Year: 2001-2002

Type: Renewal FAFSA Instructions

Posted on January 16, 2001

①

TO: All Financial Aid Administrators

FROM: U.S. Department of Education, Student Financial Assistance

RE: Final 2001-2002 Renewal FAFSA

We are pleased to provide the final 2001-2002 Renewal FAFSA forms in both variable and non-variable data formats. The variable data format contains sample information reported by the applicant in 2000-2001. The non-variable data format contains no applicant data. There are no changes to the Renewal FAFSA from the draft version posted to IFAP on October 6, 2000.

Attachments/Enclosures:

2001-2002 Renewal FAFSA with non-variable data

2001-2002 Renewal FAFSA with variable data

2001-2002 Renewal FAFSA Instructions

**YOUR RENEWAL
FAFSA****FREE APPLICATION FOR FEDERAL STUDENT AID
2001-2002 SCHOOL YEAR**

You can use this Renewal Application to apply for Federal student aid for 2001-2002. Or you may be able to file your Renewal Application on the Internet at: <http://www.fafsa.ed.gov>

**** FINAL ****

- ☐ Review your answers from 2000-2001 printed under each question number.
- ☐ Make any corrections needed by using the answer spaces provided.
- ☐ Questions with arrows (>>>) require new answers.
- ☐ Print legibly, using CAPITAL letters and block numbers. Use black ink.
- ☐ To delete a 2000-2001 answer, draw a line completely through the 2000-2001 box and 2001-2002 answer boxes or ovals for the item you want to delete.
- ☐ If you need to correct an item that contains an oval ☐ completely fill in the oval as follows: ☐ (Do not ☐ or ☐ ovals)
- ☐ Erase or white-out mistakes completely.
- ☐ An asterisk (*) next to a 2000-2001 response means we assumed an answer.
- ☐ Sign and mail your completed Renewal form in the enclosed envelope, or to:

Federal Student Aid Programs
P.O. Box 4009
Mt. Vernon, IL 62864-8609

2000-2001 Data
Step One: You (the Student)

1. Last Name	2. First Name	3. Middle Initial
<div style="display: flex; justify-content: space-around; font-weight: bold; font-size: 1.2em;"> FOR INFORMATION ONLY DO NOT SUBMIT </div>		
4. Permanent Street Address		
5. City	6. State Abbreviation	7. ZIP Code
8. Social Security Number	9. Date of Birth	10. Permanent Home Phone Number
XXX - XX - XXXX	<div style="display: flex; justify-content: space-around;"> MM DD CCYY </div>	<div style="display: flex; justify-content: space-around;"> Area Number </div>
11. Driver's License Number	12. Driver's License State Abbreviation	
13. Citizenship Status	U.S. Citizen <input type="radio"/> 1 Eligible Non-Citizen <input type="radio"/> 2 Neither <input type="radio"/> 3	
14. Alien Registration Number	A 	
15. Marital Status	Single, Divorced or Widowed <input type="radio"/> 1 Married/Remarried <input type="radio"/> 2 Separated <input type="radio"/> 3	
16. Date of Marital Status	<div style="display: flex; justify-content: space-around;"> MM CCYY </div>	
35. Drug Conviction Affecting Eligibility?	No <input type="radio"/> 1 Yes (Part-Year) <input type="radio"/> 2 Yes/Don't Know <input type="radio"/> 3	

Remember to completely fill in the oval as follows: ☐

NOTICE: If you (and your family) have unusual circumstances, complete this form and then check with your Financial Aid Administrator at your school.

Examples of Unusual Circumstances:

* A Parent in College.	* Tuition expenses at an elementary or secondary school.	* A family member who recently became unemployed.	* Other unusual circumstances that might affect your eligibility for student financial aid.
------------------------	--	---	---

17. Summer Term 2001	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
18. Fall Semester or Quarter 2001	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
19. Winter Quarter 2001-2002	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
20. Spring Semester or Quarter 2002	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
21. Summer Term 2002	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
22. Father's Educational Level	Middle school/Jr. High <input type="radio"/> 1 High school <input type="radio"/> 2 College or beyond <input type="radio"/> 3 Other/unknown <input type="radio"/> 4
23. Mother's Educational Level	Middle school/Jr. High <input type="radio"/> 1 High school <input type="radio"/> 2 College or beyond <input type="radio"/> 3 Other/unknown <input type="radio"/> 4
24. State of Legal Residence Abbreviation	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
25. Did you become a legal resident of this state before January 1, 1996?	Yes <input type="radio"/> 1 No <input type="radio"/> 2
26. If you answered "No" to question 25, date you became a legal resident.	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> / <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> Use MM/CCYY format (e.g., 05/1980)
27. Are you male?	Yes <input type="radio"/> 1 No <input type="radio"/> 2
28. If you are male, 18-25, not registered, do you want Selective Service to register you?	Yes <input type="radio"/> 1 No <input type="radio"/> 2
29. Type of Degree/Certificate	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> Enter Code from Instructions
30. Grade Level in College in 2001-2002?	1st Never Attended..... <input type="radio"/> 0 2nd/Sophomore <input type="radio"/> 2 4th/Senior.. <input type="radio"/> 4 1st Yr. Graduate/Professional <input type="radio"/> 6 1st Previously Attended <input type="radio"/> 1 3rd/Junior..... <input type="radio"/> 3 5th or More <input type="radio"/> 5 Cont. Graduate/Professional.. <input type="radio"/> 7

76/

Step Two: 2000 STUDENT (and Spouse) Income and Assets

Report all dollar amounts (such as \$12,356.00) like this: SAMPLE \$, (no cents)

For 36-49, if you are now married (even if you were not married in 2000), report both your and your spouse's income and assets. If you are not married, answer these questions about you and ignore references to "spouse". If the answer is zero or the question does not apply to you, enter 0.

36. Filed 2000 Income Tax Return	Have already completed..... <input type="radio"/> 1 Will file, have not yet completed..... <input type="radio"/> 2 Not going to file..... <input type="radio"/> 3 (Skip to question 42)
37. Type of 2000 Tax Form Used	A. IRS 1040..... <input type="radio"/> 1 B. IRS 1040A, 1040 EZ, 1040 Telefile..... <input type="radio"/> 2 C. A foreign tax return..... <input type="radio"/> 3 D. A tax return for Puerto Rico, Guam, American Samoa, the Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau..... <input type="radio"/> 4
38. If you filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?	Yes <input type="radio"/> 1 No <input type="radio"/> 2 Don't Know <input type="radio"/> 3
39. Adjusted Gross Income from IRS Form	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
40. U.S. Income Tax Paid	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>

41. Exemptions Claimed	<div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
42. Student's Income Earned from Work	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
43. Spouse's Income Earned from Work	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
44. Amount from Worksheet A (Page 8)	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
45. Amount from Worksheet B (Page 8)	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
46. Amount from Worksheet C (Page 8)	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
For 47-48, if net worth is one million or more, enter \$ 999,999. If net worth is negative, enter 0.	
47. Net Worth of Investments	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
48. Net Worth of Business/Investment Farms	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>
49. Cash, Savings, and Checking	\$ <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> , <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div> <div style="border: 1px solid black; width: 20px; height: 20px; display: inline-block;"></div>

50. How Many Months Receive
VA Education Benefits?

--	--	--

51. Monthly VA Benefits Amount
\$

--	--	--	--

Step Three: Student Status

If you (the student) answer "No" to every question in Step Three, go to Step Four. If you answer "Yes" to any question in Step Three, skip Step Four and go to Step Five.

52. Born Before 1-1-1978?

Yes ☐ 1 No ☐ 2

53. Working on a masters or doctorate
program in 2001-2002?

Yes ☐ 1 No ☐ 2

54. Are You Married?

Yes ☐ 1 No ☐ 2

55. Have children who receive more than
half of their support from you?

Yes ☐ 1 No ☐ 2

56. Have Dependents Other Than
Children or Spouse?

Yes ☐ 1 No ☐ 2

57. Orphan or Ward of Court or Ward of the
Court until age 18?

Yes ☐ 1 No ☐ 2

58. Veteran of U.S. Armed Forces?

Yes ☐ 1 No ☐ 2

Step Four: 2000 Parental Information

Please tell us about your parents. Complete this step if you (the student) answer "No" to all questions in Step Three.

59. Parent(s) Marital Status

Married/Remarried ☐ 1 Single ☐ 2 Divorced/Separated ☐ 3 Widowed ☐ 4

60. Your Father's/Stepfather's
Social Security Number

				-							
--	--	--	--	---	--	--	--	--	--	--	--

61. Your Father's/Stepfather's Last Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

62. Your Mother's/Stepmother's
Social Security Number

					-						
--	--	--	--	--	---	--	--	--	--	--	--

63. Your Mother's/Stepmother's Last Name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

64. Parent(s) number of family members
in 2001-2002

--	--

65. Parent(s) number of family members
in college in 2001-2002 (Exclude
Parents - refer to Instruction Booklet)

--	--

66. Parent(s) state of legal residence

--	--

67. Parent(s) legal resident of the state
before 1-1-1996?

Yes ☐ 1 No ☐ 2

68. If "No" to question 67, enter the date
parent became legal resident.

				/				
--	--	--	--	---	--	--	--	--

Use MM/CCYY format (e.g., 05/1980)

69. Age of older Parent?

--	--

70. Filed 2000 Income Tax Return

ENTER CORRECT DATA

Have already completed ☐ 1 Will file, have not yet completed ☐ 2 Not going to file. (Skip to question 76) ☐ 3

71. Type of 2000 Tax Form Used

ENTER CORRECT DATA

A. IRS 1040..... ☐ 1 D. A tax return for Puerto Rico, Guam,
B. IRS 1040A, 1040 EZ, 1040 American Samoa, the Virgin Islands,
Telefile..... ☐ 2 the Marshall Islands, the Federated States
C. A foreign tax return..... ☐ 3 of Micronesia, or Palau..... ☐ 4

72. If your Parent(s) filed or will file a 1040,
were they eligible to file a 1040A or
1040EZ?

ENTER CORRECT DATA

Yes ☐ 1
No ☐ 2
Don't Know ☐ 3

78. Amount from FAFSA Worksheet A

ENTER CORRECT DATA

\$,			
----	--	--	--	---	--	--	--

79. Amount from FAFSA Worksheet B

ENTER CORRECT DATA

\$,			
----	--	--	--	---	--	--	--

80. Amount from FAFSA Worksheet C

ENTER CORRECT DATA

\$,			
----	--	--	--	---	--	--	--

For 81-82, if net worth is one million or more, enter \$999,999. If net worth is negative, enter 0.

81. Net Worth of Investments

\$

\$,			
----	--	--	--	---	--	--	--

82. Net Worth of Business/Investment

Farms

\$

\$,			
----	--	--	--	---	--	--	--

83. Cash, Savings, and Checking

ENTER CORRECT DATA

\$,			
----	--	--	--	---	--	--	--

Step Five: Complete this step only if you (the student) answered "Yes" to any question in Step Three.

84. Number of Family Members in 2001-2002

85. Number in College in 2001-2002

78/

Step Six: Student's School Information

If you fill in the "Delete this School" oval, we will drop the college printed in that block. You may use this block or an empty block to write in new college information.

Always fill in your housing plans for each 2001-2002 college choice. -----> **Housing Plans**

86. Delete this School? <input type="radio"/>	NEW Federal School Code or NEW College Name, City, State <input type="text"/>	87. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
88. Delete this School? <input type="radio"/>	NEW Federal School Code or NEW College Name, City, State <input type="text"/>	89. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
90. Delete this School? <input type="radio"/>	NEW Federal School Code or NEW College Name, City, State <input type="text"/>	91. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
92. Delete this School? <input type="radio"/>	NEW Federal School Code or NEW College Name, City, State <input type="text"/>	93. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
94. Delete this School? <input type="radio"/>	NEW Federal School Code or NEW College Name, City, State <input type="text"/>	95. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
96. Delete this School? <input type="radio"/>	NEW Federal School Code or NEW College Name, City, State <input type="text"/>	97. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3

Step Seven: Please read, sign, and date

By signing this application, you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include a copy of your U.S. or state income tax form. Also, you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your school if you default on a federal student loan, and (5) understand that the Secretary of Education has the authority to verify income reported on this application with the Internal Revenue Service. If you purposely give false or misleading information, you may be fined \$10,000, sent to prison, or both.

*** Do not sign, date, or mail this application before January 1, 2001 ***

98. Date this form was completed.

Month / Day / 2001 ☐ or 2002 ☐

99. Student signature (Required to process your application. Sign in box below.)

1

Parent signature (One parent whose information is provided in Step Four.)

2

If this form was filled out by someone other than you, your spouse, or your parent(s), that person must complete this part.

Preparer's Name and Firm

Firm or preparer's address (street, city, state, ZIP)

100. Preparer's Social Security # - -

OR

101. Employer ID # -

102. Preparer's Signature Date

SCHOOL USE ONLY

D/O ☐ Federal School Code

FAA Signature

MDE USE ONLY (Do not write in this box)

Special Handle

**YOUR RENEWAL
FAFSA****FREE APPLICATION FOR FEDERAL STUDENT AID
2001-2002 SCHOOL YEAR**

You can use this Renewal Application to apply for Federal student aid for 2001-2002. Or you may be able to file your Renewal Application on the Internet at: <http://www.fafsa.ed.gov>

000117C041

CHRISTOPHER E. STUDENT
123 SOUTH MAIN STREET
NORTH LIBERTY, IA 52317

**** FINAL ****

- 79/
- ☒ Review your answers from 2000-2001 printed under each question number.
 - ☒ Make any corrections needed by using the answer spaces provided.
 - ☒ Questions with arrows (>>>) require new answers.
 - ☒ Print legibly, using CAPITAL letters and block numbers. Use black ink.
 - ☒ To delete a 2000-2001 answer, draw a line completely through the 2000-2001 box and 2001-2002 answer boxes or ovals for the item you want to delete.
 - ☒ If you need to correct an item that contains an oval ☐ completely fill in the oval as follows: ☒ (Do not ☐ or ☐ ovals)
 - ☒ Erase or white-out mistakes completely.
 - ☒ An asterisk (*) next to a 2000-2001 response means we assumed an answer.
 - ☒ Sign and mail your completed Renewal form in the enclosed envelope, or to:

Federal Student Aid Programs
P.O. Box 4009
Mt. Vernon, IL 62864-8609

123456789 ST

2000-2001 Data
Step One: You (the Student)

<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px;">1. Last Name STUDENT</div> <div style="border: 1px solid black; padding: 2px;">2. First Name CHRISTOPHER</div> <div style="border: 1px solid black; padding: 2px;">3. Middle Initial E.</div> </div>																																
<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; font-weight: bold;">FOR INFORMATION ONLY</div> <div style="border: 1px solid black; padding: 5px; font-weight: bold;">DO NOT SUBMIT</div> </div>																																
<div style="border: 1px solid black; padding: 2px;">4. Permanent Street Address 123 SOUTH MAIN STREET</div>																																
<div style="border: 1px solid black; padding: 2px;">5. City NORTH LIBERTY</div>											<div style="border: 1px solid black; padding: 2px;">6. State Abbreviation IA</div>											<div style="border: 1px solid black; padding: 2px;">7. ZIP Code 52317</div>										
<div style="border: 1px solid black; padding: 2px;">8. Social Security Number 123-45-6789</div>											<div style="border: 1px solid black; padding: 2px;">9. Date of Birth AUGUST 03, 1963</div>											<div style="border: 1px solid black; padding: 2px;">10. Permanent Home Phone Number (319) 555-1234</div>										
<div style="border: 1px solid black; padding: 2px;">XXX - XX - XXXX</div>											<div style="border: 1px solid black; padding: 2px;">/ / 1 9</div>											<div style="border: 1px solid black; padding: 2px;">- - - -</div>										
<div style="border: 1px solid black; padding: 2px;">11. Driver's License Number ST17983-IA-000123008</div>																																
<div style="border: 1px solid black; padding: 2px;">12. Driver's License State Abbreviation IA</div>																																
<div style="border: 1px solid black; padding: 2px;">13. Citizenship Status *U.S. CITIZEN</div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> U.S. Citizen <input type="radio"/> 1 Eligible Non-Citizen <input type="radio"/> 2 Neither <input type="radio"/> 3 </div>																																
<div style="border: 1px solid black; padding: 2px;">14. Alien Registration Number (BLANK)</div> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;">A</div>																																
<div style="border: 1px solid black; padding: 2px;">15. Marital Status UNMARRIED</div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Single, Divorced or Widowed <input type="radio"/> 1 Married/Remarried <input type="radio"/> 2 Separated <input type="radio"/> 3 </div>																																
<div style="border: 1px solid black; padding: 2px;">16. Date of Marital Status OCTOBER 1997</div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="border: 1px solid black; padding: 2px;">/</div> <div style="border: 1px solid black; padding: 2px;">0 5 / 1 9 9 7</div> </div>																																
<div style="border: 1px solid black; padding: 2px;">35. Drug Conviction Affecting Eligibility? (BLANK)</div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> No <input type="radio"/> 1 Yes (Part-Year) <input type="radio"/> 2 Yes/Don't Know <input type="radio"/> 3 </div>																																

Remember to completely fill in the oval as follows: ☒

**DO NOT LEAVE
QUESTION 35
BLANK**

NOTICE: If you (and your family) have unusual circumstances, complete this form and then check with your Financial Aid Administrator at your school.

Examples of Unusual Circumstances: * A Parent in College. * Tuition expenses at an elementary or secondary school. * A family member who recently became unemployed. * Other unusual circumstances that might affect your eligibility for student financial aid.

17. Summer Term 2001 FULL TIME	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
18. Fall Semester or Quarter 2001 3/4 TIME	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
19. Winter Quarter 2001-2002 HALF TIME	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
20. Spring Semester or Quarter 2002 LESS THAN HALF TIME	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
21. Summer Term 2002 NOT ATTENDING	Full time/Not sure <input type="radio"/> 1 3/4 time <input type="radio"/> 2 Half time <input type="radio"/> 3 Less than half time <input type="radio"/> 4 Not attending <input type="radio"/> 5
22. Father's Educational Level HIGH SCHOOL	Middle school/Jr. High <input type="radio"/> 1 High school <input type="radio"/> 2 College or beyond <input type="radio"/> 3 Other/unknown <input type="radio"/> 4
23. Mother's Educational Level COLLEGE OR BEYOND	Middle school/Jr. High <input type="radio"/> 1 High school <input type="radio"/> 2 College or beyond <input type="radio"/> 3 Other/unknown <input type="radio"/> 4
24. State of Legal Residence Abbreviation MD	<input type="text"/>
25. Did you become a legal resident of this state before January 1, 1996? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2
26. If you answered "No" to question 25, date you became a legal resident. (BLANK)	<input type="text"/> / <input type="text"/> Use MM/CCYY format (e.g., 05/1980)
27. Are you male? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2
28. If you are male, 18-25, not registered, do you want Selective Service to register you?	Yes <input type="radio"/> 1 No <input type="radio"/> 2
29. Type of Degree/Certificate 1ST BA	<input type="text"/> Enter Code from Instructions
30. Grade Level in College in 2001-2002? >>> ENTER CORRECT DATA >>>	1st Never Attended..... <input type="radio"/> 0 2nd/Sophomore <input type="radio"/> 2 4th/Senior.. <input type="radio"/> 4 1st Yr. Graduate/Professional <input type="radio"/> 6 1st Previously Attended <input type="radio"/> 1 3rd/Junior..... <input type="radio"/> 3 5th or More <input type="radio"/> 5 Cont. Graduate/Professional.. <input type="radio"/> 7

80/95

31. High School Diploma or GED? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2
32. First Bachelor's Degree by 7-1-2001? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2
33. Interested in Student Loans? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2
34. Interested in Work-Study? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2

Step Two: 2000 STUDENT (and Spouse) Income and Assets

Report all dollar amounts (such as \$12,356.00) like this: SAMPLE \$, (no cents)

For 36-49, if you are now married (even if you were not married in 2000), report both your and your spouse's income and assets. If you are not married, answer these questions about you and ignore references to "spouse". If the answer is zero or the question does not apply to you, enter 0.

36. Filed 2000 Income Tax Return >>> ENTER CORRECT DATA >>>	Have already completed..... <input type="radio"/> 1 Will file, have not yet..... <input type="radio"/> 2 Not going to file..... <input type="radio"/> 3 (Skip to question 42)
37. Type of 2000 Tax Form Used >>> ENTER CORRECT DATA >>>	A. IRS 1040..... <input type="radio"/> 1 B. IRS 1040A, 1040 EZ, 1040 Telefile..... <input type="radio"/> 2 C. A foreign tax return..... <input type="radio"/> 3 D. A tax return for Puerto Rico, Guam, American Samoa, the Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau..... <input type="radio"/> 4
38. If you filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? >>> ENTER CORRECT DATA >>>	Yes <input type="radio"/> 1 No <input type="radio"/> 2 Don't Know <input type="radio"/> 3
39. Adjusted Gross Income from IRS Form >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
40. U.S. Income Tax Paid >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

41. Exemptions Claimed 02	<input type="text"/>
42. Student's Income Earned from Work >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
43. Spouse's Income Earned from Work >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
44. Amount from Worksheet A (Page 8) >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
45. Amount from Worksheet B (Page 8) >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
46. Amount from Worksheet C (Page 8) >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
For 47-48, If net worth is one million or more, enter \$ 999,999. If net worth is negative, enter 0.	
47. Net Worth of Investments \$ 123,456	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
48. Net Worth of Business/Investment Farms \$ 123,456	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
49. Cash, Savings, and Checking >>> ENTER CORRECT DATA >>>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

50. How Many Months Receive
VA Education Benefits?
02

51. Monthly VA Benefits Amount
\$ 123

Step Three: Student Status

If you (the student) answer "No" to every question in Step Three, go to Step Four. If you answer "Yes" to any question in Step Three, skip Step Four and go to Step Five.

52. Born Before 1-1-1978? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2
53. Working on a masters or doctorate program in 2001-2002? NO	Yes <input type="radio"/> 1 No <input type="radio"/> 2
54. Are You Married? NO	Yes <input type="radio"/> 1 No <input type="radio"/> 2
55. Have children who receive more than half of their support from you? NO	Yes <input type="radio"/> 1 No <input type="radio"/> 2

56. Have Dependents Other Than Children or Spouse? NO	Yes <input type="radio"/> 1 No <input type="radio"/> 2
57. Orphan or Ward of Court or Ward of the Court until age 18? NO	Yes <input type="radio"/> 1 No <input type="radio"/> 2
58. Veteran of U.S. Armed Forces? NO	Yes <input type="radio"/> 1 No <input type="radio"/> 2

Step Four: 2000 Parental Information

Please tell us about your parents. Complete this step if you (the student) answer "No" to all questions in Step Three.

59. Parent(s) Marital Status WIDOWED	Married/Remarried <input type="radio"/> 1 Single <input type="radio"/> 2 Divorced/Separated <input type="radio"/> 3 Widowed <input type="radio"/> 4
60. Your Father's/Stepfather's Social Security Number 123-45-6789	
61. Your Father's/Stepfather's Last Name FATHER FULL NAME	
62. Your Mother's/Stepmother's Social Security Number 123-45-6789	
63. Your Mother's/Stepmother's Last Name MOTHER FULL NAME	
64. Parent(s) number of family members in 2001-2002 03	
65. Parent(s) number of family members in college in 2001-2002 (Exclude Parents - refer to Instruction Booklet) 1	
66. Parent(s) state of legal residence MD	
67. Parent(s) legal resident of the state before 1-1-1996? YES	Yes <input type="radio"/> 1 No <input type="radio"/> 2
68. If "No" to question 67, enter the date parent became legal resident. (BLANK)	
69. Age of older Parent? 55	

81/95

70. Filed 2000 Income Tax Return >>>ENTER CORRECT DATA>>>	Have already completed <input type="radio"/> 1 Will file, have not yet completed <input type="radio"/> 2 Not going to file. (Skip to question 76) <input type="radio"/> 3
71. Type of 2000 Tax Form Used >>>ENTER CORRECT DATA>>>	A. IRS 1040..... <input type="radio"/> 1 D. A tax return for Puerto Rico, Guam, B. IRS 1040A, 1040 EZ, 1040 Telefile..... <input type="radio"/> 2 American Samoa, the Virgin Islands, C. A foreign tax return..... <input type="radio"/> 3 the Marshall Islands, the Federated States of Micronesia, or Palau..... <input type="radio"/> 4
72. If your Parent(s) filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? >>>ENTER CORRECT DATA>>>	Yes <input type="radio"/> 1 No <input type="radio"/> 2 Don't Know <input type="radio"/> 3

For 73-83, if the answer is zero or the question does not apply, enter 0.

73. Adjusted Gross Income from IRS Form >>>ENTER CORRECT DATA>>>	\$				
74. U.S. Income Tax Paid >>>ENTER CORRECT DATA>>>	\$				
75. Exemptions Claimed 02					
76. Father's/Stepfather's Income Earned from Work >>>ENTER CORRECT DATA>>>	\$				
77. Mother's/Stepmother's Income Earned from Work >>>ENTER CORRECT DATA>>>	\$				

78. Amount from FAFSA Worksheet A >>>ENTER CORRECT DATA>>>	\$				
79. Amount from FAFSA Worksheet B >>>ENTER CORRECT DATA>>>	\$				
80. Amount from FAFSA Worksheet C >>>ENTER CORRECT DATA>>>	\$				
For 81-82, if net worth is one million or more, enter \$999,999. If net worth is negative, enter 0.					
81. Net Worth of Investments \$ 123,456	\$				
82. Net Worth of Business/Investment Farms \$ 123,456	\$				
83. ash, Savings, and Checking >>>ENTER CORRECT DATA>>>	\$				

Step Five: Complete this step only if you (the student) answered "Yes" to any question in Step Three.

84. Number of Family Members in 2001-2002		
02		

85. Number in College in 2001-2002	
2	

82/

Step Six: Student's School Information

If you fill in the "Delete this School" oval, we will drop the college printed in that block. You may use this block or an empty block to write in new college information.

Always fill in your housing plans for each 2001-2002 college choice. -----> **Housing Plans**

86. Delete this School? <input type="radio"/>	UNIVERSITY OF IOWA, IOWA CITY, IA NEW Federal School Code or NEW College Name, City, State	87. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
88. Delete this School? <input type="radio"/>	UNIVERSITY OF IOWA, IOWA CITY, IA NEW Federal School Code or NEW College Name, City, State	89. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
90. Delete this School? <input type="radio"/>	UNIVERSITY OF IOWA, IOWA CITY, IA NEW Federal School Code or NEW College Name, City, State	91. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
92. Delete this School? <input type="radio"/>	UNIVERSITY OF IOWA, IOWA CITY, IA NEW Federal School Code or NEW College Name, City, State	93. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
94. Delete this School? <input type="radio"/>	UNIVERSITY OF IOWA, IOWA CITY, IA NEW Federal School Code or NEW College Name, City, State	95. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3
96. Delete this School? <input type="radio"/>	UNIVERSITY OF IOWA, IOWA CITY, IA NEW Federal School Code or NEW College Name, City, State	97. on campus <input type="radio"/> 1 off campus <input type="radio"/> 2 with parent <input type="radio"/> 3

Step Seven: Please read, sign, and date

By signing this application, you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include a copy of your U.S. or state income tax form. Also, you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your school if you default on a federal student loan, and (5) understand that the Secretary of Education has the authority to verify income reported on this application with the Internal Revenue Service. If you purposely give false or misleading information, you may be fined \$10,000, sent to prison, or both.

*** Do not sign, date, or mail this application before January 1, 2001 ***

98. Date this form was completed.

Month	Day	
		2001 <input type="radio"/> or 2002 <input type="radio"/>

99. Student signature (Required to process your application. Sign in box below.)

1

CHRISTOPHER E. STUDENT

Parent signature (One parent whose information is provided in Step Four.)

2

If this form was filled out by someone other than you, your spouse, or your parent(s), that person must complete this part.

Preparer's Name and Firm	
Firm or preparer's address (street, city, state, ZIP)	
100. Preparer's Social Security #	
OR	
101. Employer ID #	
102. Preparer's Signature	Date

SCHOOL USE ONLY	Federal School Code
D/O <input type="radio"/> 1	
FAA Signature	
MDE USE ONLY (Do not write in this box)	
Special Handle	

Your **Renewal FAFSA**

Renewal Free Application for Federal Student Aid
July 1, 2001 – June 30, 2002 School Year (2001-2002)



OMB No. 1845-0001 Do not send in this application before January 1, 2001.



Use this **Renewal FAFSA** to apply for federal and state grants, work-study, and loans. Because the Renewal FAFSA contains preprinted information that you reported to us for the 2000-2001 school year, it is faster and easier for you to use than the *Free Application for Federal Student Aid* (FAFSA).

If you are filing a **2000 income tax return**, we recommend that you complete it before filling out this form. However, you do not need to file your income tax return with the IRS before you submit this form.

If you or your family has **unusual circumstances** (such as loss of employment) that might affect your need for financial aid, submit this form and consult with the financial aid office at the college you plan to attend.

You may also use this form to apply for **aid from other sources, such as your state or college**. The deadlines for states (see page 2) or colleges may be as early as January 2001 and may differ.



Review your answers from last year. Enter new or updated information if your previous answer has changed or was incorrect. If your answer from last year that is printed on the application is still correct, you do not need to write anything for that question. Refer to the notes in this booklet as necessary.

Some questions, such as information about your year 2000 income, do not have your last year's information printed in them. For these questions, which have arrows by them, you **must** give us new information.



After you complete this application, make a copy of it for your records. Then mail the original form and return postcard in the enclosed envelope or to the address printed on the application.

You should submit your application as early as possible, but no earlier than January 1, 2001. If the date on your application is before January 1, 2001, **your application will be returned to you unprocessed**. We must receive your application **no later than July 1, 2002**. Your school must have your correct, complete information by your last day of enrollment in the 2001-2002 school year.

Apply on-line with



You should receive a *Student Aid Report* (SAR) in the mail within four weeks. If you do not, please call 1-800-433-3243 or check on-line at www.fafsa.ed.gov

See page 3

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Want more information?

If you have questions about this application, or for more information on eligibility requirements and the U.S. Department of Education's student aid programs, look on the Internet at www.ed.gov/studentaid

You can also call 1-800-4FED-AID (1-800-433-3243/319-337-5665) seven days a week from 8:00 a.m. through midnight (Eastern time). TTY users may call 1-800-730-8913.

Deadline Dates for State Student Aid.

Generally, state aid comes from your state of legal residence. You may be required to fill out additional forms. Check with your financial aid administrator at your college about state and college sources of student financial aid. State deadlines are below.

AR	April 1, 2001 (date received)	NC	March 15, 2001 (date received)
AZ	June 30, 2002 (date received)	ND	April 15, 2001 (date processed)
*^ CA	March 2, 2001 (date postmarked)	NH	May 1, 2001 (date received)
* DC	June 24, 2001 (date received by state)	^ NJ	June 1, 2001 if you received a Tuition Aid Grant in 2000-2001
DE	April 15, 2001 (date received)		All other applicants
FL	May 15, 2001 (date processed)		– October 1, 2001, for fall and spring terms
HI	March 1, 2001		– March 1, 2002, for spring term only
^ IA	July 1, 2001 (date received)		(date received)
IL	First-time applicants – September 30, 2001	*^ NY	May 1, 2002 (date postmarked)
	Continuing applicants – July 15, 2001	OH	October 1, 2001 (date received)
	(date received)	OK	For priority consideration – April 30, 2001
^ IN	For priority consideration – March 1, 2001		Final deadline – June 30, 2001
	(date postmarked)		(date received)
* KS	For priority consideration – April 1, 2001	OR	May 1, 2002 (date received)
	(date received)	* PA	All 2000-2001 State Grant recipients and all non-2000-2001 State Grant recipients in degree programs – May 1, 2001
KY	For priority consideration – March 15, 2001		All other applicants – August 1, 2001
	(date received)		(date received)
^ LA	For priority consideration – April 15, 2001	PR	May 2, 2002 (date application signed)
	Final deadline – July 1, 2001	RI	March 1, 2001 (date received)
	(date received)	SC	June 30, 2001 (date received)
^ MA	For priority consideration – May 1, 2001	TN	May 1, 2001 (date processed)
	(date received)	*^ WV	March 1, 2001 (date received)
MD	March 1, 2001 (date postmarked)		Check with your financial aid administrator for these states: AK, AL, *AS, *CT, CO, *FM, GA, *GU, ID, *MH, *MP, MS, *NE, *NM, *NV, *PW, *SD, *TX, UT, *VA, *VI, *VT, WA, WI, and *WY.
ME	May 1, 2001 (date received)		^ Applicants encouraged to obtain proof of mailing.
MI	High school seniors – February 21, 2001		* Additional form may be required
	College students – March 21, 2001		
	(date received)		
MN	June 30, 2002 (date received)		
MO	April 1, 2001 (date received)		
MT	For priority consideration – March 1, 2001		
	(date postmarked)		

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Renewal FAFSA on the Web

You can submit your 2001-2002 Renewal FAFSA over the Internet. To start:

1. Know your PIN

To file your Renewal FAFSA on the Web, you will need a special code called a PIN, which we mailed to you when you applied last year. If you don't have your PIN, you can request another copy by going to www.pin.ed.gov and selecting the link "Send me another copy of my PIN."

2. Access Your Information

With your PIN, you can electronically access your information at www.fafsa.ed.gov

Processing is free, secure, and generally completed 7-14 days faster than if you filled out and mailed a paper application. You should file as soon as possible but **not before January 2, 2001.**

Step One

You (the Student)

13-14. Are you a U.S. citizen?/Alien Registration Number

Generally, you are an eligible noncitizen if you are: (1) a U.S. permanent resident and you have an Alien Registration Receipt Card (I-551); (2) a conditional permanent resident (I-551C); or (3) an other eligible noncitizen with an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service showing any one of the following designations: "Refugee," "Asylum Granted," "Indefinite Parole," "Humanitarian Parole," or "Cuban-Haitian Entrant."

15. What is your marital status as of today?

16. What is the month and year you were married, separated, divorced, or widowed.

17-21. For each question, please mark whether you will be full time, 3/4 time, half time, less than half time, or not attending.

For undergraduates, full time generally means taking at least 12 credit hours in a term or 24 clock hours per week. 3/4 time generally means taking at least 9 credit hours in a term or 18 clock hours per week. Half time generally means taking at least 6 credit hours in a term or 12 clock hours per week.

22. What is the highest school your father completed?

23. What is the highest school your mother completed?

29. What degree or certificate will you be working on during 2001-2002?

Enter 1 for 1st bachelor's degree

Enter 2 for 2nd bachelor's degree

Enter 3 for associate degree
(occupational or technical program)

Enter 4 for associate degree (general
education or transfer program)

Enter 5 for certificate or diploma for
completing an occupational, technical, or
educational program of less than two years

Enter 6 for certificate or diploma for
completing an occupational, technical, or
educational program of at least two years

Enter 7 for teaching credential program
(nondegree program)

Enter 8 for graduate or professional degree

Enter 9 for other/undecided

Step One, continued...

- 30.** What will be your grade level when you begin the 2001-02 school year?
- 31.** Will you have a high school diploma or GED before you enroll?
- 32.** Will you have your first bachelor's degree before July 1, 2001?
- 33.** In addition to grants, are you interested in student loans (which you must pay back)?
- 34.** In addition to grants, are you interested in "work-study" (which you earn through work)?
- 35.** **Do not leave Question 35 blank.**

Question 35 asks whether you have a drug-related conviction that affects your eligibility for federal student financial aid.

Have you ever been convicted of any drug offense? If "No," enter "1" in the box and go to question 36. If "Yes," you must call 1-800-433-3243 or go to www.fafsa.ed.gov/q35 to find out how to fill out this question. You may still be eligible for student aid, even with a drug-related conviction.

Note: On your Renewal FAFSA, this question may appear out of order at the bottom of the first page, between questions 16 and 17.

Step Two Student (and Spouse) Income and Assets

- 36.** For 2000, have you (the student) completed your income tax return?
- 37.** What income tax return did you file or will you file for 2000?

If you filed or will file a foreign tax return, or a tax return with Puerto Rico, Guam, American Samoa, the Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau, use the information from that return to fill out this form. If you filed a foreign return, convert all figures to U.S. dollars, using the exchange rate that is in effect today.

- 38.** If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?

In general, you are eligible to file a 1040A or 1040EZ if you make less than \$50,000, do not itemize deductions, do not receive income from your own business or farm, and do not receive alimony. You are not eligible if you itemize deductions, receive self-employment income or alimony, or are required to file Schedule D for capital gains.

- 39.** What was your (and your spouse's) adjusted gross income for 2000?

Adjusted gross income is on IRS Form 1040—line 33; 1040A—line 19; 1040EZ—line 4; or Telefile—line I.

- 40.** Enter the total amount of your (and your spouse's) income tax for 2000.

Income tax amount is on IRS Form 1040—line 51; 1040A—line 33; 1040EZ—line 10; or Telefile—line K.

Step Two, continued...

- 41.** Enter your (and your spouse's) exemptions for 2000.

Exemptions are on IRS Form 1040—line 6d or on 1040A—line 6d.

For Form 1040EZ, if you answered "Yes" on line 5, use EZ worksheet line F to determine the number of exemptions (\$2,800 equals one exemption). If you answered "No" on line 5, enter 01 if you are single or 02 if you are married.

For Telefilers, use line J to determine the number of exemptions (\$2,800 equals one exemption).

- 42-43.** How much did you (and your spouse) earn from working in 2000?
Answer this question whether or not you filed a tax return.

This information may be on your W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18; on 1040A—line 7; or on 1040EZ—line 1. Telefilers should use their W-2's.

- 44-46.** Go to pages 6 and 7 of this booklet. Turn the booklet sideways and enter all of the items that apply to you (and your spouse) in the column **on the left**. Enter the totals in questions 44, 45, and 46. Even though you may have few of these items, check each line carefully.

- 47-48.** As of today, what is the net worth of your (and your spouse's) current investments (47) and businesses and/or investment farms (48)?
Do not include a farm that you live on and operate.

Net worth means current value minus debt. If net worth is one million or more, enter 999999. If net worth is negative, enter 0.

Investments include real estate (do not include the home you live in), trust funds, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, education IRAs, installment and land sale contracts (including mortgages held), commodities, etc. Investment value includes the market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Investments do not include the home you live in, cash, savings, checking accounts, the value of life insurance and retirement plans (pension funds, annuities, noneducation IRAs, Keogh plans, etc.), or the value of prepaid tuition plans.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

- 49.** As of today, what is your (and your spouse's) total current balance of cash, savings, and checking accounts?
- 50.** If you receive veterans education benefits, for how many months from July 1, 2001 through June 30, 2002 will you receive these benefits? Do not include your spouse's veterans education benefits.
- 51.** What amount of veterans education benefits do you receive per month?

Question 44
Student/Spouse

Worksheet A

Calendar Year 2000

Question 78
Parent(s)

- \$ _____ Earned income credit from IRS Form 1040—line 60a; 1040A—line 38a; 1040EZ—line 8a; or Telefile—line L
- \$ _____ Additional child tax credit from IRS Form 1040—line 62 or 1040A—line 39
- \$ _____ Welfare benefits, including Temporary Assistance for Needy Families (TANF). Don't include food stamps.
- \$ _____ Social Security benefits received that were not taxed (such as SSDI)

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

Student (and spouse) Total
(Enter this amount in question 44.)

Parent(s) Total
(Enter this amount in question 78.)

\$ _____

Question 45
Student/Spouse

Worksheet B

Calendar Year 2000

Question 79
Parent(s)

- \$ _____ Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including amounts reported on the W-2 Form in Box 13, codes D, E, F, G, H, and S
- \$ _____ IRA deductions and payments to self-employed SEP, SIMPLE, and Keogh and other qualified plans from IRS Form 1040—total of lines 23 + 29 or 1040A—line 16
- \$ _____ Child support received for all children. Don't include foster care or adoption payments.
- \$ _____ Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b
- \$ _____ Foreign income exclusion from IRS Form 2555—line 43 or 2555EZ—line 18
- \$ _____ Untaxed portions of pensions from IRS Form 1040—(line 15a minus 15b) plus (16a minus 16b) or 1040A—(line 11a minus 11b) plus (12a minus 12b) excluding rollovers
- \$ _____ Credit for federal tax on special fuels from IRS Form 4136—Line 9 – nonfarmers only
- \$ _____ Housing, food, and other living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits)
- \$ _____ Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances
- \$ _____ Any other untaxed income and benefits, such as worker's compensation, untaxed portions of railroad retirement benefits, Black Lung Benefits, Refugee Assistance, etc.
- \$ _____ **Don't include** student aid, Workforce Investment Act educational benefits, or benefits from flexible spending arrangements, e.g., cafeteria plans.
- \$ _____ Cash received, or any money paid on your behalf, not reported elsewhere on this form

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

XXXXXXXXXX

\$ _____

Student (and spouse) Total
(Enter this amount in question 45.)

Parent(s) Total
(Enter this amount in question 79.)

\$ _____

Question 46
Student/Spouse

Worksheet C

Calendar Year 2000

Question 80
Parent(s)

- \$ _____ Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 46 or 1040A—line 29
- \$ _____ Child support paid because of divorce or separation. Do not include support for children in your (or your parents') household, as reported in question 84 (or question 64 for your parents).
- \$ _____ Taxable earnings from Federal Work-Study or other need-based work programs
- \$ _____ Student grant, scholarship, and fellowship aid, including AmeriCorps awards, that was reported to the IRS in your (or your parents') adjusted gross income

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

Student (and spouse) Total
(Enter this amount in question 46.)

Parent(s) Total
(Enter this amount in question 80.)

\$ _____

Step Three**Student Status**

53. Will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, or Ph.D., etc.) during the school year 2001-2002?
54. As of today, are you married? Answer "Yes," if you are separated but not divorced.
55. Do you have children who receive more than half of their support from you?
56. Do you have dependents (other than your children or spouse) who live with you and receive more than half of their support from you, now and through June 30, 2002?
57. Are you an orphan or ward of the court or were you a ward of the court until age 18?
58. Are you a veteran of the U.S. Armed Forces?

Answer "No" (you are not a veteran) if you (1) have never engaged in active duty in the U.S. Armed Forces, (2) are currently an ROTC student, a cadet or midshipman at a service academy, or (3) are a National Guard or Reserves enlistee activated only for training. Also answer "No" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2002.

Answer "Yes" (you are a veteran) if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines, or Coast Guard) or as a member of the National Guard or Reserves who was called to active duty for purposes other than training, or were a cadet or midshipman at one of the service academies, and (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be one by June 30, 2002.

Step Four**Parental Information**

Complete this step if you answered "No" to all questions in Step Three.

You may also be required to complete Step Four if you are a graduate health profession student.

Who is considered a parent in Step Four?

Read these notes to determine who is considered a parent for purposes of this form. Answer all questions in Step Four about them, even if you do not live with them.

If your parents are both living and married to each other, answer the questions about them.

If your parent is widowed or single, answer the questions about that parent. If your widowed parent has remarried as of today, answer the questions about that parent and the person whom your parent married (your stepparent).

If your parents have divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than with the other, give answers about the parent who provided more financial support during the last 12 months, or during the most recent year

Step Four, continued...**Who is considered a parent in Step Four, continued...**

that you actually were supported by a parent.) If this parent has remarried as of today, answer the questions on the rest of this form about that parent **and** the person whom your parent married (your stepparent).

59. What is your parents' marital status as of today?

60-63. What are your parents' Social Security Numbers and last names?

If your parent does not have a Social Security Number, enter 000-00-0000

64. How many people are in your parents' household? Include only:

- your parents and yourself, even if you don't live with your parents, and
- your parents' other children, if (a) your parents will provide more than half of their support from July 1, 2001 through June 30, 2002 or (b) the children could answer "No" to every question in Step Three, and
- other people if they now live with your parents, and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2001 through June 30, 2002.

65. How many in question 64 (**exclude your parents**) will be college students between July 1, 2001, and June 30, 2002?

Always count yourself as a college student. **Do not include your parents.**

Include others only if they will attend at least half time in 2001-2002 a program that leads to a college degree or certificate.

70. For 2000, have your parents completed their income tax return?

71. What income tax return did your parents file or will they file for 2000?

If they filed or will file a foreign tax return, or a tax return with Puerto Rico, Guam, American Samoa, the Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau, use the information from that return to fill out this form. If they filed a foreign return, convert all figures to U.S. dollars, using the exchange rate that is in effect today.

72. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ?

In general, your parents are eligible to file a 1040A or 1040EZ if they make less than \$50,000, do not itemize deductions, do not receive income from their own business or farm, and do not receive alimony. They are not eligible if they itemize deductions, receive self-employment income or alimony, or are required to file Schedule D for capital gains.

73. What was your parents' adjusted gross income for 2000?

Adjusted gross income is on IRS Form 1040—line 33; 1040A—line 19; 1040EZ—line 4; or Telefile—line I.

74. Enter the total amount of your parents' income tax for 2000.

Income tax amount is on IRS Form 1040—line 51; 1040A—line 33; 1040EZ—line 10; or Telefile—line K.

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Step Four, continued...

- 75.** Enter your parents' exemptions for 2000.

Exemptions are on IRS Form 1040—line 6d or on 1040A—line 6d.

For Form 1040EZ, if your parent(s) answered "Yes" on line 5, use EZ worksheet line F to determine the number of exemptions (\$2,800 equals one exemption). If your parent(s) answered "No" on line 5, enter 01 if single or 02 if married.

For Telefilers, use line J to determine the number of exemptions (\$2,800 equals one exemption).

- 76-77.** How much did your parents earn from working in 2000? Answer this question whether or not your parents filed a tax return.

This information may be on their W-2 forms or on IRS Form 1040—lines 7 + 12 + 18; on 1040A—line 7; or on 1040EZ—line 1. Telefilers should use their W-2's.

- 78-80.** Go to pages 6 and 7 of this booklet. Turn the booklet sideways and enter all of the items that apply to your parents in the column **on the right**. Enter the totals in questions 78, 79, and 80. Even though they may have few of these items, check each line carefully.

- 81-82.** As of today, what is the net worth of your parents' current investments (81) and businesses and/or investment farms (82)? Do not include a farm that they live on and operate.

Net worth means current value minus debt. If net worth is one million or more, enter 999999. If net worth is negative, enter 0.

Investments include real estate (do not include the home they live in), trust funds, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, education IRAs, installment and land sale contracts (including mortgages held), commodities, etc. Investment value includes the market value of these investments. Investment debt means only those debts that are related to the investments.

Investments do not include the home they live in, cash, savings, checking accounts, the value of life insurance and retirement plans (pension funds, annuities, non-education IRAs, Keogh plans, etc.), or the value of prepaid tuition plans.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

- 83.** As of today, what is your parents' total current balance of cash, savings, and checking accounts?

Step Five Student (and Spouse) Household

Complete this step only if you answered "Yes" to any question in Step Three.

84. How many people are in your (and your spouse's) household?

Include only:

- yourself (and your spouse, if you have one), and
- your children, if you provide more than half of their support, and
- other people if they now live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2001 through June 30, 2002.

85. How many in question 84 will be college students between July 1, 2001, and June 30, 2002?

Always count yourself as a college student. **Do not include your parents.** Include others only if they will attend at least half time in 2001-2002 in a program that leads to a college degree or certificate.

Step Six School Information

Review any college names and addresses preprinted on this form. If you want information to be sent to that same college in 2001-2002, you don't need to change anything. Make sure your housing plans are still correct.

If you do not want information to be sent to a college that is preprinted on this form, fill in the oval marked "Delete this school?" If you do this, you may write in a new college's federal school code. Look for the codes on the Internet at www.fafsa.ed.gov or at your college's website, at your college financial aid office, or at your public library. If you cannot get the federal school code, write in the new college's complete name, address, city, and state. Also fill in the oval that corresponds to your housing plans.

Step Seven Signature and Date

98-99. Date and Signature:

You (the student) and one parent whose information is provided in Step Four must sign and date this form or the form will be returned unprocessed. Everyone signing this form is certifying that all information on the form is correct and that they are willing to provide documents to verify the accuracy of the information. **Do not sign, date, or mail this form before January 1, 2001.** Any 2001-2002 forms dated or received before January 1, 2001 will be returned unprocessed.

100-2. Preparer's information:

If this form was filled out by someone other than you, your spouse, or your parent(s), that person must complete this part. The preparer must sign and date the form, certifying that the information is correct and complete.

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Section 483 of the Higher Education Act of 1965, as amended, gives us the authority to ask you these questions and to collect the Social Security Numbers of you and your parents.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 86-97, state agencies in your state of legal residence, and the state agencies of the states in which the colleges that you list in questions 86-97 are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 13-15, 24, 27-28, 31-32, 35, 36-40, 42-49, 52-66, 69-74, 76-85, and 98-99. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Immigration and Naturalization Service, and Veterans Administration; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status, and history of the claim; and the program under which the claim arose.

State Certification

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1996

The Paperwork Reduction Act of 1995 says that no one is required to respond to a collection of information unless it displays a valid OMB control number, which for this form is 1845-0001. The time required to complete this form is estimated to be from 20 to 30 minutes, including time to review instructions, search data resources, gather the data needed, and complete and review the information collection. If you have comments about this estimate or suggestions for improving this form, please write to: U.S. Department of Education, Washington DC 20202-4651.

We may request additional information from you to ensure efficient application processing operations. We will collect this additional information only as needed and on a voluntary basis.

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FAFSA Forms on the Internet

- Home
- Up
- Lib. Databases
- Donations
- Card Catalog
- Hours & Information
- Library Services
- Computer Services
- Reference Info
- What's New
- Search Engines
- Fun Places to Visit
- Children's Corner
- MMS & MHS Hangout
- Staff & Board of Directors
- History of the Library
- Questions & Comments
- Malad Home Page
- MHS Home Page
- Let's Talk About It

Taken from the publication "Accessing FAFSA Forms on the Internet" by the Bill & Melinda Gates Foundation.

The Free Application for Federal Student Aid (FAFSA) is required for all persons seeking postsecondary financial aid from the United States Department of Education. The Department of Education's "FAFSA on the Web" allows you to complete and transmit the form directly from the Internet. You can also use the Web to print a paper version of the FAFSA you can mail to the Department of Education yourself.

What Information Will I Need?

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To complete the FAFSA for the 2001-2002 school year, you will need 2000 information. You will need to refer to:

- Your Social Security card and driver's license
- W-2 Forms or other records of income earned
- Your (and your spouse's if you are married) Federal Income Tax Return
- Your parents' Federal Income Tax Return
- Records of other untaxed income received, such as welfare benefits, social security benefits, TANF, veteran's benefits, and military or clergy allowances
- Current bank statements and records of stocks, bonds, and other investments
- Business or farm records (if applicable)
- Your alien registration card (if you are not a U.S. citizen)
- Preformatted floppy disk if you want to save your data.

Do I Need to Sign My FAFSA?

If you are filing an original FAFSA or you are a dependent student filing a Renewal FAFSA, you will need a paper signature from you and/or your parents. You may fulfill this requirement by printing and mailing a signature page when you transmit your application or by having a signature page mailed to you, which you must sign and mail back to complete the application process.

Accessing FAFSA on the Web

1. Click on U.S. Department of Education Free Application for Federal Student Aid (FAFSA).
2. Click the link that says FAFSA on the Web.
3. Next to the "FAFSA on the Web" logo at the top of the page, click the link that says **Getting Started**. Click the **Process Overview** link.
4. Read through the list of instructions. You may want to print this page out for future reference or at least jot down a list of the steps. To print, click **File** on the Menu bar, and select **Print**. Click the **OK** button in the **Print** dialog box.

5. Click the **Home Page** link. On the left side of the page, click the link that says **Entering a FAFSA Online**. Click the **Fill Out a FAFSA** link.

To View and Print the FAFSA

1. Go to the section titled The FAFSA in PDF, and select the FAFSA you want to download by clicking the appropriate link. If you are starting school in the fall of 2001, click the link that says 2000-2001 FAFSA Forms with Instructions.
2. Adobe Acrobat Reader will automatically open, and the FAFSA will be displayed. (If you do not have Adobe Acrobat Reader you can download it at free at their site www.adobe.com.)
3. To print, click **File** on the Menu bar, and select **Print**. Click the **OK** button in the **Print** dialog box.

For additional help with the FAFSA application, check out the "FAFSA on the Web" Web page.

[Back to Internet Information Links](#)

Send mail to [Oneida County Library](#) with questions or comments about this web site.

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